

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

**Nominee: Mike Maestri**

**Award Category: Professional of the Year**

At its core, the credit union movement is about people helping people. It is about removing barriers, creating opportunities, and ensuring that financial services are accessible to those who need them most. Mike Maestri embodies these principles through his exceptional contributions to Metro Credit Union's Metro Contigo Fast Loan program, an innovative lending solution designed to expand access to affordable credit for underserved and underbanked members.

For many individuals facing an unexpected expense, waiting several days for a lending decision can mean the difference between resolving a financial challenge and falling further behind. Metro Credit Union set out to change that reality by developing a fully automated small-dollar lending solution that allows members to apply, receive a decision, complete closing documents, and receive funds in an average of just six minutes. Mike played a critical role in helping turn that vision into reality.

As part of a cross-functional implementation team, Mike was instrumental in coordinating testing efforts, validating workflows, identifying risks, and ensuring operational readiness before launch. While much of his work occurred behind the scenes, its impact is felt directly by the members who rely on the Fast Loan program today.

Mike led and participated in extensive end-to-end testing cycles that evaluated application workflows, eligibility requirements, loan boarding processes, disclosures, and decisioning logic. His attention to detail helped identify and resolve issues before they could affect members, ensuring the program delivered on its promise of speed, accessibility, and reliability.

One of the most critical aspects of the implementation involved integrating Military Lending Act (MLA) requirements into the lending process. Mike worked through numerous operational scenarios and edge cases to ensure borrower identification, disclosure requirements, eligibility validation, and decision pathways functioned correctly. His efforts helped establish a strong compliance framework while preserving a seamless digital experience for applicants. By balancing regulatory requirements with member accessibility, Mike helped ensure the program remained both compliant and inclusive.

Throughout implementation, Mike consistently demonstrated initiative and ownership. During testing, he identified significant operational and compliance risks that could have negatively affected members and the organization. Among these were issues involving funded loans not immediately appearing in online banking and gaps within MLA disclosure

workflows. Had these issues reached production, they could have created confusion for members and introduced compliance concerns. Mike worked collaboratively with stakeholders and vendor partners to ensure these issues were resolved before the program scaled, strengthening both the member experience and operational integrity of the platform.

What truly distinguishes Mike is his commitment to helping individual members succeed. During the early stages of the program, one applicant repeatedly attempted to complete the loan process but was unable to proceed due to name-matching discrepancies within the application workflow. Rather than treating the situation as a technical limitation, Mike took ownership of helping identify the issue, coordinate resolution efforts, and support the member through the process. The member ultimately completed the application successfully and received funding. This example reflects Mike's belief that access to credit should not be hindered by preventable barriers and demonstrates the member-first mindset that defines exceptional credit union service.

Mike also served as a strong advocate for the member experience throughout implementation. He consistently evaluated the application process from the applicant's perspective, identifying opportunities to simplify navigation, improve messaging, and reduce confusion. His feedback helped ensure that the Fast Loan program was not only operationally sound but also intuitive and accessible for members seeking financial assistance.

The results of the program underscore the importance of Mike's contributions. Since launching in April, the Fast Loan program has received approximately 80 applications, demonstrating clear demand for affordable small-dollar lending solutions. Notably, 54% of applications have been submitted outside traditional business hours, highlighting the value of providing members with access to credit when they need it most rather than limiting access to normal branch hours. The program has already funded six loans totaling \$6,000, helping members address immediate financial needs through a responsible and accessible lending solution.

Perhaps most impressive is the experience itself. The Fast Loan program requires no manual intervention from Metro Credit Union staff. Members can complete the entire process digitally—from application through funding—in approximately six minutes. A process that traditionally could take several days has been transformed into a convenient, accessible solution available whenever members need it. Mike's work in testing, validation, issue resolution, and operational readiness helped make this experience possible.

Mike's professionalism and dedication earned the respect of colleagues throughout the project. His thorough testing efforts and attention to detail were recognized by project stakeholders, including praise for his "very thorough work on testing." He consistently demonstrated a willingness to take ownership, collaborate across departments, and proactively resolve issues in support of both members and the organization.

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 his contributions to the Metro Contigo Fast Loan program, Mike helped transform what could have been a traditional lending product into an innovative digital solution that meets members where they are, when they need help most. His work expanded access to credit, removed barriers to financial opportunity, strengthened operational excellence, and improved the lives of the members Metro Credit Union serves.

For his exceptional commitment to member service, operational excellence, financial inclusion, and the cooperative principles that define our industry, Metro Credit Union proudly nominates Mike Maestri for the CCUA Professional of the Year Award.