



3X Growth with Accounts Opened in Under 3 Minutes: How Grow Financial Built One Connected Origination Journey

Monday, October 5 at 1 pm CT

MANTL at a Glance

MANTL

an Alkami Solution Team

is a fintech firm
helping traditional
financial institutions
modernize and grow

250+

Clients

1M+

Back-office
hours saved

23x

Faster business
account opening

3x

Faster retail
account opening

MANTL

an Alkami Solution Team

GROW
FINANCIAL

Agenda

One platform. One member journey.

Outcomes

Q&A

Introductions



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Grow Financial Federal Credit Union

Live with MANTL retail omnichannel solution and Alkami Digital Banking

Implementing MANTL POS

Sub-3 minute average online account opening

3X online volume growth, ~150X online deposit growth



HQ in Florida



~\$4B in assets



26 branches



300K members

Poll: What is your institution's number one strategic priority for 2027?

- Growing existing deposits
- Member acquisition
- Increasing operational efficiency
- Creating a continuous member journey

Poll: If you could improve one aspect of the account opening process today, what would it be?

- Increased automation
- Better member experience
- Reduction in exception list
- Better employee experience
- Other - drop a note in the chat

Financial institutions struggle to **onboard,** **engage, and grow**



Onboarding Friction

48% of consumers abandon account opening due to poor digital experience ¹

¹ Source: [Financial Brand 2025](#)



Disjointed Customer Experience

80-90% of users report user experience as “important” or “very important” ²

² Source: Alkami and GLC 2024



Member attrition

\$2.15T in deposits have already left megabanks, regional banks, and community institutions for fintechs.³

³ Source: Cornerstone Advisors

A modern, connected origination journey



One platform. One journey. Every member need.

Streamline origination, onboarding, and digital banking with a unified, high-performance platform improves member experience, drives growth, and increases operational efficiency.

- Meet every member need
- Empower employees with simplicity
- Accelerate growth & efficiency
- Adapt instantly to market changes



Digital Deposit Growth

69% of credit union leaders list new member growth as their top concern in 2026*

* Source: Cornerstone Advisors



A modern online account opening experience that rivals leading digital banks



Sub-3 minute average account opening

Reduced the time it takes to open an account online from up to 2-3 days to an average of less than 3 minutes.



~150X monthly deposit growth

Increased deposits raised online by ~150X per month with MANTL.



3X growth in online channel

Since going live with MANTL, increased grew volume of accounts opened online by more than 3X.



Increase in Submission and Conversion Rates

Immediately after go-live, increased submission and conversion rates by ~20%.



50%+ reduction in manual review

Introduced automation to save time on manual reviews and streamline KYC process.

Extending digital transformation to the branch experience

Top 5

Branch modernization is **top 5** credit union investment priority.*

10%

of credit unions list **technology to improve employee productivity** as top investment priority.*

Turning the branch into a **connected** **growth driver.**



Live in 26 branches

Unifying branch network and digital channels.



6X faster account opening

Reduced the time from 30+ minutes to sub-5.



Supercharged branch efficiency

- 94% of new accounts are paperless
- 1,440+ staff hours saved or 180 FTE work days.
- Consolidated systems used to open accounts from 4 to 1.

Streamlining loan origination

33% Of credit union leaders prioritize digital lending as a top tech priority.*

* Source: CSI



Connected loan origination with MANTL Point-of-Sale

The screenshot displays the MANTL Point-of-Sale interface. At the top left is the 'GROW FINANCIAL' logo. To the right, it asks 'Already have an account?' with a 'Log In' button. Below this is a 'Let's get going!' section with a subtext 'In order to get started, select an account that works for you.' and two dropdown menus: 'Type: Personal' and 'Products: Loan'. The main content area is divided into four panels: 'New Auto Loan', 'Used Auto', 'Personal Loan', and 'New RV'. Each panel provides a brief description, a list of bullet points (e.g., 'Get preapproved in as little as 60 seconds'), a 'View Disclosures' link, and a green 'Open Now' button.

Improve application pull-through and borrower experience with a modern digital front end that delivers speed, convenience, and faster decisions while keeping existing LOS.

- **Grow loan volume** with an intuitive, higher-converting application experience with embedded cross-sell offers.
- **Accelerate decisions** with real-time connectivity to existing underwriting engine.
- **Streamline operations** by automating KYC, memberization, and application handoff.
- **Reduce friction and risk** with configurable workflows that stop fraud while minimizing false positives.
- **Unify deposits and loans** in one consistent digital experience.
- **Modernize existing LOS** by integrating a digital front-end on your existing lending workflows.

Connected onboarding to digital banking

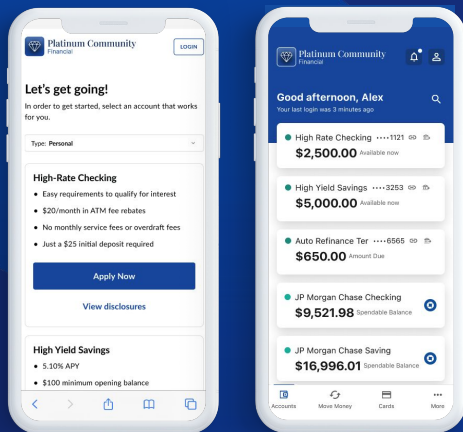
#1

credit union investment priority is improving the member experience.*

* Source: CSI



One experience designed to
accelerate data-driven growth,
compound value, and deepen
relationships



Instant account access, personalized onboarding,
and a seamless start.

- **Frictionless registration**
- **Instant activation**
- **Trust based access**

Deliver a seamless, trusted experience by
unifying design, data, and risk.

- **One UX**
- **One-time-entry**
- **One risk profile**

Deliver smarter offers, easier cross-sell, and more of
the customers you want.

- **Data-driven offers**
- **Quick(er) Apply**
- **Multiply ideal users**

Poll: Would you like to see how the MANTL POS or LOS can transform your lending experience?

- Yes
- Maybe - send me more info
- Not right now

Q&A

Thank You