MANTL
an Alkami Solution Team

A $400M Growth Story: How Credit Union West Modernized Account Opening to Drive Growth

Wednesday, July 15 from 11:00 am - 12:00 pm CT

MANTL at a Glance

MANTL
an Alkami Solution Team

is a fintech firm helping traditional financial institutions **modernize and grow**

220+
Clients

1M+
Back-office hours saved

23x
Faster business account opening

3x
Faster retail account opening

Introductions

David Carlson
VP, New Logo Sales

Alkami

Danielle Green
VP, Retail Delivery

Credit Union West

MANTL
an Alkami Solution Team

CREDIT UNION WEST

Agenda

Digital Deposit Growth

Branch Modernization

Better Business Experiences

Q&A

Poll Question #1

What is your institution's number one strategic priority for 2026 and 2027?

01 Growing deposits

02 Member acquisition

03 Increasing operational efficiency

04 Improving member experience

Poll Question #2

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

01 Increased automation

02 Better member experience

03 Reduction in exception list

04 Better employee experience

05 Other - drop a note in the chat

Turn every channel into a growth engine.

Credit Union West

Live with full omnichannel solution

Raised over $400M with MANTL

Exceeded 2025 membership and deposit goals early

Average time to open a new share account across any channel: ~5 minutes

HQ in AZ

~$1.3B in assets

14 branches

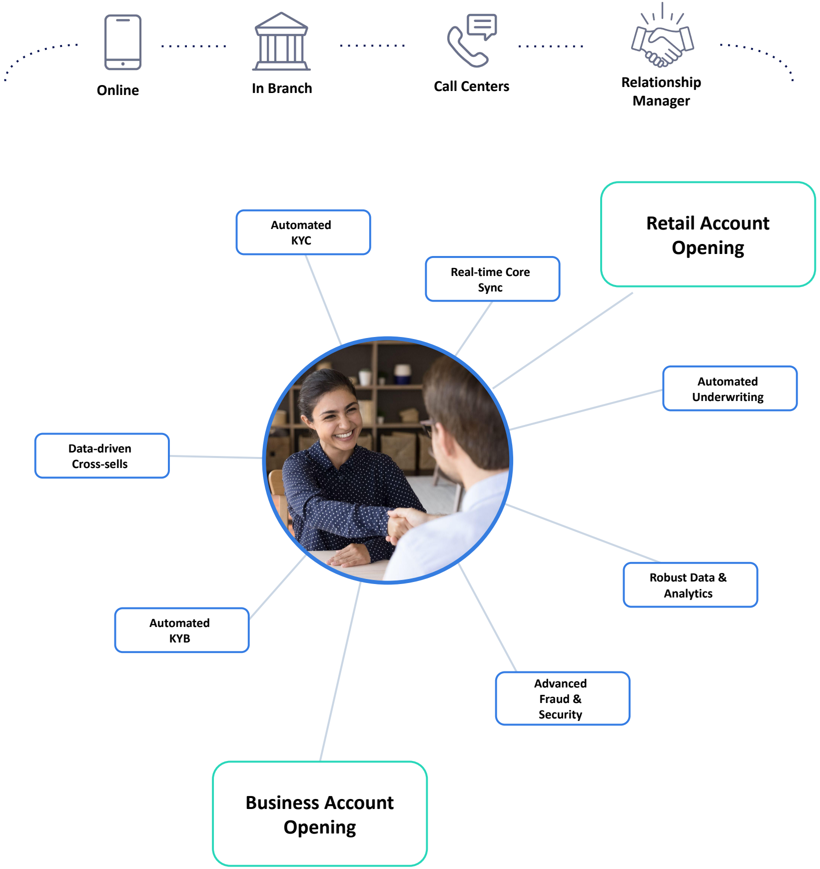
~99K members

ONE PLATFORM. EVERY ACCOUNT.

One Front Door

Streamline your origination and servicing processes with a unified, high-performance platform that reduces fraud and ensures full compliance

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



$2.15T

in deposits have already left megabanks, regional banks, and community institutions for fintechs.*

*Cornerstone Advisors

Exceeded annual membership goals by 105% and other share account goals by 183%

Better member experience
Reduced the time it takes to open an account online from 30-minutes to ~5 minutes.

Supercharged avg. funding amounts
Average funding amount increased from $5-100 to over $13,000 for a retail checking account.

Eliminated 100% manual reviews
Introduced automation to save time on manual reviews and streamline KYC process.

Clear call to action boosts conversion
After moving the call to action button, increased new account openings on a promotional certificate by 4.5X and raised more than $24,751,913 immediately.

Introduced new account types
Expanded digital product offerings to include more account types, like CDs and minor accounts. Increased checking growth by 6.98% in 2025, compared to an avg. of 1.12% growth the past 3 years.

Top credit union investment priority is improving the member experience.

10% of credit unions list **technology to improve employee productivity** as top investment priority.

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

*Alkami Proprietary Research

Saved *over* 469 FTE workdays on in-branch account opening in 2025

Streamlined employee experience
Consolidated a core account opening workflow, plus manual reviews of ChexSystems and TransUnion and manual disclosure emails into one streamlined process and introduced Topaz signatures.

Better member experience
Reduced the time it takes to open an account in-branch from 45 minutes to 6 minutes

Operational efficiency gains
Saved over 3,753 staff hours on front-end in-branch account opening in 2025

Supporting Universal Banker model
Team members can open accounts seamlessly anywhere in the branch, at the teller line or in an office.

Deposit growth
Avg. new funding per branch, ~$10M, with several branches surpassing $15M in new deposits and one surpassing $55M.

85%

of Financial Institutions are prioritizing businesses as their top growth demographic*

*Jack Henry Strategic Benchmark Report
**Alkami Proprietary Research

The Business Banking Imperative

Digital onboarding and self-service account opening have emerged as the **top trend** forecasted to reshape commercial banking in 2026.**

Less than one-third of financial institutions offer true omnichannel functionality, allowing applications to resume across channels.**

Launched business account opening for the first time with a 13 minute time-to-open

Deliver an exceptional experience

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

Launched online business account opening

Can open business accounts online for the first time, with an average time of 13 minutes.

Boosted employee confidence

Employees feel more comfortable opening business accounts without compliance errors.

The Pillars of Business Account Opening

Automated

Minimize manual intervention to accelerate onboarding and reduce operational overhead

Adaptable

Flexible platform to tailor workflows and decisioning to unique needs and strategy

Asynchronous

Meet customer where they are, with account opening anytime, anywhere, on any device

Poll Question #3

Would you like to see a personalized demo of MANTL's business account opening solution?

01 Yes

02 Maybe - send me more info

03 Not right now

Q&A

Thank You