

Case Study: Alliance Catholic Credit Union

Centralized Lending Team Helps Drive Results When It Mattered Most

Executive Summary

- Alliance Catholic Credit Union (Farmington Hills, MI; \$635M in assets; 32,621 members) launched a centralized lead team using SimplyFocused in 2019, just before the COVID-19 pandemic.
- This team excluded mortgage, focusing instead on core lending products like credit cards, vehicle loans, and signature loans.
- The result was a measurable spike in loan volume across multiple categories and a proven model for team-based follow-up, even during uncertain times.

About Alliance Catholic CU

- Based in Farmington Hills, Michigan
- \$635M in assets, 32,621 members
- Catholic mission-focused credit union serving Catholic schools, parishes, and families statewide
- Strong culture of member-first service and community involvement

The Challenge

- Staff had no centralized system to capture online loan inquiries
- Leads from any source were directed to the retail branches
- Marketing was driving traffic, but the tracking and conversion process lacked accountability
- During the pandemic, branches were open, but traffic dropped greatly, and more members turned to the website to submit applications
- The online loan application required users to complete the application with no measure of leads entering the portal, no process for following up on abandoned or incomplete forms, and no tracking of conversions

The Solution

- Formed a dedicated team (dubbed Web Branch) to manage installment loan, signature loan and credit card leads through SimplyFocused
- Provided website visitors with the option of completing a brief form and receiving a personal follow-up to complete the application process
- Created product-based workflows and SLAs to ensure every lead got attention
- Used dashboards to track team performance and lead trends across time
- Enabled remote and in-office staff to work seamlessly together on follow-up

The Results

- In 2020, the Web Branch team managed over 1,460 leads
- Total conversion rate on the leads was 24.7%
- 77% of leads were from Alliance Catholic member; 23% were new prospects
- The team accounted for over \$7 million in loan volume
- The Credit Union was able to increase loan volume during a difficult year when many peers saw a sharp decline

Why It Worked

- People who were unable or reluctant to leave home had a way to get personal service for their loan inquiries
- The centralized team had clear ownership and visibility
- SimplyFocused made follow-up trackable and manageable
- The team stayed agile and consistent even during remote or hybrid operations
- Performance metrics informed coaching and resource alignment

“SimplyFocused has been a game-changer. It provided the answer we were looking for and turned our website into a lead generation engine.”

- Keith Burke