

Case Study: Farm Credit Employees Federal Credit Union

A Small Credit Union with a Big Footprint and a Smart Lending Strategy

Executive Summary

- Farm Credit Employees FCU, a SEG-based credit union serving farm credit employees across 15+ states, partnered with SimplyFocused to streamline lending and member engagement.
- With limited internal resources and a lean team, CEO Caitlin Brama needed a platform that was fast, simple, and hands-off. SimplyFocused delivered.
- The credit union saw improved application flow, faster response times, stronger member relationships, and a complete web presence overhaul, all without hiring more staff.

About Farm Credit Employees FCU

- \$16.5M+ in assets
- Serving employees and families of Farm Credit Services across 15+ states
- Based in Minnesota
- Lean, high-impact team with a mission to be their members' primary financial institution

The Challenge

- Extremely limited bandwidth: no CFO, no in-house IT, no marketing department
- A legacy website that needed a full redesign
- Difficulty reaching and serving members across a wide geographic footprint
- Competing for attention in a noisy digital landscape
- A new CEO needing to quickly build trust with both the board and membership

The SimplyFocused Solution

- Launched SimplyFocused’s lead intake and member engagement tools to streamline application handling
- Integrated SimplyFocused workflows for faster, more accountable follow-up
- Redesigned the website with a modern, conversion-focused experience
- Partnered with Choice Creative (through SimplyFocused) for plug-and-play marketing campaigns
- Created a scalable way to stay top-of-mind across all 15 states without exhausting internal staff

Results

- Faster loan application processing and improved member experience
- A “night and day” transformation of the credit union website
- Email automation and workflows helped staff stay on top of member needs without burning out
- Consistent presence across multiple states through smarter marketing and lead tracking
- Positive feedback from both members **and** the board of directors on promotions and digital experience

Why It Worked

- Caitlin chose SimplyFocused because “it’s literally in the name”, she needed something that was simple, effective, and didn’t add work
- The platform helped her small team act bigger by automating repetitive tasks and creating clear visibility
- SimplyFocused’s service model acted as an extension of the credit union’s internal team

“There’s no catch. It’s not too good to be true. It’s simple, it works, and it’s helped our team and our members tremendously.” — Caitlin Brama, CEO

💡 Caitlin's Advice to Other Small Credit Union CEOs

“Sometimes we think simple solutions must have a catch, but this one doesn’t. My team loves how intuitive it is. It’s improved everything from communication to efficiency and made us more competitive without needing more people.”