

CommunityAmerica Credit Union ensures accounting accuracy and audit confidence with Abrigo's Income Recognition Software

Asset size	Financial Institution Type	Location	Product
\$8.9 billion	Credit Union	Nationwide	Income Recognition

Summary

CommunityAmerica Credit Union's accounting team faced new levels of complexity in income recognition and GAAP compliance as the credit union grew. To streamline processes and ensure audit readiness, they partnered with Abrigo to implement Abrigo Income Recognition software. The result is a seamless integration that reduced manual workload, increased data accuracy, and built stronger confidence in financial reporting, positioning CommunityAmerica for continued growth and success.

The challenge: Scaling accounting operations through major growth

CommunityAmerica Credit Union has experienced rapid expansion, more than quadrupling its asset size to \$8.9 billion over the past decade. Previously, the team managed much of its financial accounting manually, but the scale and materiality of the mergers made that approach unsustainable. Amy Doll, SVP of Accounting and Finance Services, knew the institution needed to strengthen its accounting infrastructure. "Once we realized Abrigo's module could tie directly into what we already had from the CECL perspective, it was a no-brainer," said Doll.

About the financial institution



CommunityAmerica Credit Union is a full-service financial institution with more than 620,000 member-owners nationwide, ranking it among the nation's 50 largest credit unions. The credit union serves individuals and businesses, providing a full suite of financial products and services ranging from checking and savings to mortgages, a variety of loan products and commercial banking. CommunityAmerica also offers wealth management, retirement planning, private banking and insurance.

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Amy Doll

SVP, Accounting & Finance Services
CommunityAmerica Credit Union

Doll and her team considered several options before choosing a vendor, such as performing the accounting manually or within their core system like some of their peer credit unions. Ultimately, the team found Abrigo's software more straightforward and intuitive to use.

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The solution: Integrated automation and trusted expertise

Building on their strong partnership from CECL implementation, CommunityAmerica adopted Abrigo Income Recognition, designed for accuracy, efficiency, and seamless integration.

The solution provided:

- Automated income recognition tied directly to CECL instrument-level data
- A unified reconciliation process across systems, saving hours of manual work
- Intuitive setup and robust audit trails for accountability and transparency
- Hands-on guidance from Abrigo's expert advisory team



Abrigo's team also ensured smooth implementation ahead of a second, even larger merger, equipping the credit union with repeatable best practices for future integrations. The intuitive system also empowered staff across experience levels.

"Our senior finance analyst has limited accounting knowledge, but picked it up quickly," Doll said. "It's very intuitive and user-friendly."

The results: Efficiency, stronger controls, and lasting confidence

What began as a solution to manage a single merger quickly evolved into a foundation for operational excellence.

Before Abrigo Income Recognition, CommunityAmerica's accounting team would spend entire days reconciling deferred fees and costs by hand. The effort was time-consuming and prone to human error. Introducing Abrigo's Income Recognition Module changed that dynamic completely. With income recognition tied directly to CECL data at the instrument level, reconciliation became nearly effortless.

"It probably went from eight hours down to one or two," Doll said. "And because everything's connected, we've eliminated the risk of carrying something on the books that shouldn't be there."

The automation also created a deeper sense of control. Instead of juggling manual spreadsheets, the accounting team could trace every adjustment, every calculation, and every transaction within the system itself. The built-in audit trail gave both internal staff and external auditors full visibility into activity—a critical improvement for a growing institution.

"Our external auditors love the audit trail. It shows who made what changes and when," Doll explained.



The time saved allowed Doll and her team to focus on higher-value strategic work, especially as the credit union prepared for its next major merger. Confidence replaced anxiety as the accounting team entered audit season with clean documentation and robust controls.

“Zero audit findings related to our CECL or income recognition methodology—that’s really the key,” Doll said. “It may not sound glamorous, but it’s the outcome every institution hopes for.”

The partnership: Confidence in collaboration

From day one, Doll noticed that Abrigo’s advisors approached each challenge with a sense of ownership and care. When questions arose—whether about mapping, methodology, or audit preparation—someone from Abrigo was always ready with answers that were both technically sound and tailored to CommunityAmerica’s unique structure.

“Abrigo has always been readily accessible and very supportive,” Doll said. “I never had concerns that we’d be left on our own once the software was in place.”

That reliability has carried through every major milestone from the initial CECL rollout to the integration of the income recognition module, and now through the preparation for another merger. The team’s confidence stems from knowing they have consistent, knowledgeable partners who understand their institution as well as the regulatory landscape.

“It gives us confidence that we’re not just installing software and then Abrigo is walking away,” Doll explained. “The support and partnership continue long after go-live.”

Ensure GAAP compliance with confidence.
[Learn more](#) about Abrigo Income Recognition software

About Abrigo

Abrigo is a leading technology provider of compliance, credit risk, lending, and asset/liability management solutions that community financial institutions use to manage risk and drive growth. Our software automates key processes—from anti-money laundering to asset/liability management to fraud detection to lending solutions—empowering our customers by addressing their Enterprise Risk Management needs.

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