Case Study

3Rivers Federal Credit Union empowers commercial lenders to focus on members with Abrigo

Asset size	Location	Financial institution type	Product
$3 billion	**Indiana**	**Credit union**	**Abrigo Commercial Lending**

Summary

As 3Rivers Federal Credit Union expanded its commercial lending operation, the team needed a more efficient and consistent way to manage loan workflows, documentation, and communication. By expanding its use of the Abrigo Lending Platform, the credit union replaced manual processes with a centralized platform that improved visibility, standardized workflows, and reduced administrative work. The result is a more efficient lending operation that allows employees to spend less time on process management and more time serving members.

The challenge: Managing growth with manual processes

Like many credit unions, 3Rivers' commercial lending portfolio accounts for a smaller share of its overall portfolio, but it is among the institution's most complex business lines. The Business Services department manages commercial and industrial loans, commercial real estate relationships, renewals, and ongoing portfolio monitoring.

About the financial institution

3Rivers Federal Credit Union empowers its community to achieve financial wellness through personalized service, tools, and education. Founded in 1935, 3Rivers is a member-owned, not-for-profit, cooperative that serves over 135,000 members with 24 branches and over 500 employees. 3Rivers offers a complete line of financial services, including mortgages, business services, college funding, and retirement planning. For more information, visit www.3riversfcu.org/.

"[Abrigo LOS] is **security for the member**. It's **faster**, it's **more efficient**. The software can read tax returns and spit out a decision **immediately**. And that's what you want when you are working with a member."

Kristin Smith
AVP of Commercial Lending
3Rivers Federal Credit Union

For AVP of Commercial Lending Kristin Smith, technology plays an important role in helping employees focus on the work that matters most. While automation can handle repetitive tasks and provide analytical insights, the human element remains essential.

When Smith joined 3Rivers in 2016, the Business Services team was using Abrigo primarily for financial spreading. Many other processes relied on spreadsheets, text documents, and email communications. As the department grew, those manual processes created challenges around workflow visibility, consistency, and collaboration.

The need for centralized processes became even more apparent as remote and hybrid work environments became more common. The team wanted a better way to manage loan workflows while ensuring employees spent their time on higher-value activities rather than repetitive administrative work.

“Our measure of success would be that our time is spent on what matters and not just typing out the same email 15 times to 15 different members asking for a tax return,” Smith said.

At the same time, 3Rivers was growing its commercial lending capabilities and adding new talent to the department. The organization needed scalable processes that could support future growth while maintaining consistency and service standards. 3Rivers evaluated other lending technology providers but decided to expand its use of Abrigo across the institution.

“We realized what we already had was continuing to grow, evolve, and offer a path forward,” Smith said. After speaking with peers and evaluating alternatives, Smith remains confident in the decision. “There definitely could be other products out there, but I’ve talked to a lot of banking partners, and it seems that what we have is definitely the Cadillac of loan origination platforms.”

The solution: Centralized workflows and smarter automation

3Rivers significantly expanded its use of Abrigo’s commercial lending solution, bringing more technology into its commercial lending operation.

The platform provided a centralized environment for loan origination, documentation, communication, and workflow management. Team members gained visibility into where loans were in the process, who owned the next step, and what information was still needed to move transactions forward.

“Now it allows us to have streamlined reporting and workflows,” Smith said. “We log on and know exactly where a loan is at, whose hands it is in, and what the team is waiting on.”

The solution also helped standardize templates, communications, and workflow processes across the department. This consistency improved collaboration and supported the credit union’s commitment to treating members fairly throughout the lending process.

Like many technology initiatives, implementation was only part of the journey. Getting buy-in across the institution was more difficult, according to Smith. The Business Services team focused on establishing uniform processes for document collection and workflow management. While there was some initial resistance to changing familiar habits, adoption increased as the benefits became more visible.

“Once they saw the results and their team began hitting their goals quicker, faster, stronger, they got on board really fast,” said Smith.

The result: Greater consistency, visibility, and member service

Abrigo Commercial Lending helps 3Rivers maintain consistency across its commercial lending operation while providing managers with greater visibility into workflow performance and potential bottlenecks. The platform also helps the credit union deliver faster service to members.

"When you think about it, it's security for the member," Smith said. "It's faster, it's more efficient. The software can read tax returns and spit out a decision immediately. And that's what you want when you are working with a member. Who wants to wait two weeks to find out if you can buy a house? The house will be gone. You can't do that. Our members needed that pre-approval yesterday."

For 3Rivers, being the fastest is the difference between keeping their business strong and losing out to the competition. And that operational efficiency ultimately translates into a better member experience.

Today, Abrigo has become a core component of the department's daily operations, and Smith believes there is still room to expand the organization's use of the solution. She looks forward to flipping the switch to move the credit union's loan applications from internal to external processing so members can apply online.

As the credit union continues to add staff and grow its commercial lending operation, leadership views technology like Abrigo's commercial lending solution as an important part of supporting that expansion without sacrificing efficiency or service quality.