Case Study

Capital Credit Union strengthens commercial lending with Abrigo workflow automation

Asset size	Location	Financial institution type	Product
$2.8 billion	**Wisconsin**	**Credit union**	**Abrigo Commercial Lending**

Summary

Capital Credit Union sought a modern lending platform to support greater collaboration, consistency, and visibility throughout the loan lifecycle as its portfolio grew. After implementing Abrigo's commercial lending solution, the credit union transformed how its commercial lending team manages workflow, prepares credit presentations, and prices loans. The result is faster turnaround times for members and a lending process that positions the credit union for continued growth.

About the financial institution

Capital Credit Union is a member-owned financial cooperative headquartered in Green Bay, Wis., with 25 locations across 18 counties, including 14 within the New North region. It has assets of $2.8 billion and serves more than 129,000 members through its branches. Capital Credit Union's vision, mission, and values guide it in inspiring financial well-being for all and strengthening the communities it serves. More information can be found at www.capitalcu.com.

The challenge: Limited visibility and manual processes

Before partnering with Abrigo, Capital Credit Union relied on an aging commercial lending platform that lacked many of the workflow capabilities the team now considers essential. Tracking where a loan stood within the approval process was difficult, communication between team members was less streamlined, and several tasks required significant manual effort. For example, preparing credit presentations required repetitive manual work, creating unnecessary delays for analysts and lenders.

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Carter Albrecht
Commercial Credit Supervisor
Capital Credit Union

As the commercial portfolio grew, the team recognized it needed a platform that would improve consistency while giving managers greater visibility into workload, loan status, and team collaboration.

The solution: A centralized workflow for commercial lending

Commercial Credit Supervisor Carter Albrecht has seen a tremendous change in his department since implementing Abrigo's commercial lending solution nearly three years ago. A smooth implementation process was supported by both the credit union's internal project team and Abrigo specialists, and today, approximately 17 commercial lenders, analysts, and managers work within the system daily.

"Between where we were and where we are now with our new system are light-years of difference," Albrecht said. "The workflow ability to look through everything and see where loans are in the process has been incredible. Now we can sort through [the portfolio] much more efficiently. It's a way to better communicate with everyone operating on that loan and understand what still needs to be done."

Abrigo's configurable workflow has become the foundation of the team's lending process, providing:

- A digital checklist that tracks every loan throughout its lifecycle.
- Clear visibility into loan status and outstanding tasks.
- Standardized communication across lending teams.
- Automated credit presentation templates that reduce manual work.
- Pricing analysis tools that help lenders structure competitive loans while supporting internal profitability goals.

The results: Better visibility, greater efficiency, and improved member service

Since implementing Abrigo, Capital Credit Union has significantly improved its management of commercial lending operations. The workflow capabilities have given managers real-time visibility into every stage of the lending process while helping analysts prioritize work more effectively.

"I'm a better manager because I can see everyone's workload when I assign things out," Albrecht said. "I can make sure analysts aren't overwhelmed."

The increased visibility has also improved collaboration across departments, ensuring every team member understands where a loan stands and what actions remain before closing. For lenders, built-in pricing analysis supports more informed conversations with borrowers, helping the institution pursue growth without losing sight of profitability targets.

According to Albrecht, the operational improvements have translated directly into a better member experience.

“We’re able to turn things around quicker because we know where everything is,” he said. “Loan officers can put better products in front of customers and be more competitive with pricing, and members receive clearer timelines throughout the lending process.”

Personally, Albrecht estimates he is 50% to 75% more efficient with Abrigo today than before its implementation, citing improved workflow management as the main time-saver.

A partnership focused on continuous improvement

Capital Credit Union values more than the software itself. The team credits Abrigo’s collaborative relationship, responsive product team, and steady pace of enhancements with helping maximize long-term value. Albrecht sees the regular product updates as evidence that customer feedback drives ongoing innovation.

“If anything, it indicates to me that Abrigo is listening to its users and continuing to make the system better,” he said. “It’s a constant evolution, and that’s been really exciting to see.”

The credit union also actively participates in the Abrigo user community, regularly submitting enhancement ideas and providing product feedback. At least one recommendation from the team has already been incorporated into the product roadmap.

As the credit union explores emerging capabilities such as AskAbrigo and AI-powered lending assistance, it expects Abrigo to continue helping its commercial lending team improve efficiency while delivering an even better experience for members.

For Capital Credit Union, what began as a technology upgrade has become an operational advantage—one built on greater visibility, stronger collaboration, and a workflow that keeps every loan moving forward.

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About Abrigo

Abrigo is a leading provider of risk management, financial crime prevention, and lending software and services that help more than 2,400 financial institutions manage risk and drive growth in a rapidly changing world. Our AI-powered product portfolio helps institutions harness their data while maintaining trust, compliance, and explainability. We deliver transformational technology, product innovation, world-class support, and unparalleled expertise so our customers can face complex challenges and make big things happen.