MICHIGAN CREDIT UNION LEAGUE

Michigan Solutions

Everything Your Credit Union Needs to Move Forward

Delivering dynamic partnerships to serve and support Michigan credit unions and their members

MCUL provides numerous solutions designed to help Michigan credit unions with their compliance, operations, lending, accounting, marketing and technology needs.

MICHIGAN
CREDIT UNION LEAGUE

NAVARI

HR Platforms

- Performance Pro
- Compease
- The Learning Center
- SuccessionNow

Marketing Platforms

- Member XP
- Timix
- Secure Hosting
- Wordpress
- Kentico
- Audio Eye
- Calc XML

Fintech Solutions

- equipifi
- Investifi
- Reset
- Save to Win
- H&R Block
- Turbo Tax
- Trust & Will

Expanded Partner Network

- AFG
- CRIF
- Dolphin Debt Access
- Envisant
- FIS
- Illuma
- PDP Group
- Pulsate
- Rippleshot
- Scienaptic
- TruStage
- Wipfli

NAVARI

Navari is a technology and solutions platform that helps leaders navigate complexity and achieve more.

Combining smart technology with human insight to help credit unions drive stronger, more confident outcomes — serving more than **2,200 organizations** nationwide.

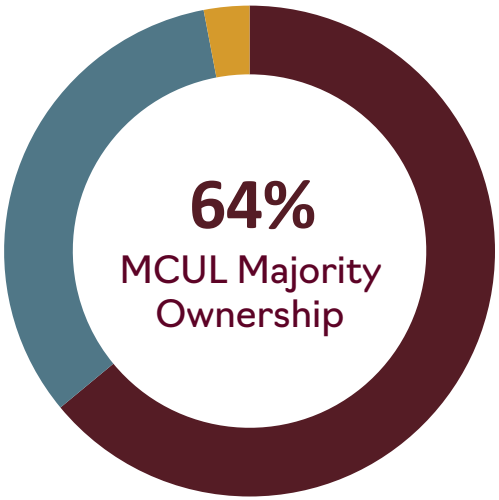
HR PLATFORMS · MARKETING PLATFORMS · FINANCIAL SOLUTIONS

Achieve more with our tools and your people.

MICHIGAN IMPACT

Choose Navari. Invest back into Michigan.

Navari is a credit union service organization owned by MCUL, credit unions, and credit union system partners.



64%
Michigan Credit Union League & Affiliates

33%
National and Michigan credit unions

3%
Credit union leagues and system partners

56 Michigan credit union owners

A direct ownership connection to the credit unions we serve.

NAVARI

YOUR INVESTMENT STRENGTHENS THE SYSTEM.

01 SUPPORT
MCUL operations, innovation and advocacy

02 INNOVATE
Develop solutions for the evolving needs of credit union leaders

03 ACHIEVE MORE
Create stronger outcomes for credit unions, members and communities

A connected system where every investment helps strengthen what comes next.

HR Platforms

Trusted by over 2,000 clients.

Nationwide, organizations across a wide variety of industries successfully harness our industry-leading HR software and consulting expertise, in either standalone or integrated formats.

Improved performance management, market-informed compensation, and engaged, inspired teams are the outcomes we help them achieve.

PerformancePro

Effortless workforce performance management

- Automated evaluations with easy-to-use employee performance goals that ladder up to strategy.
- Performance ratings trigger course assignments to close skill gaps, supporting career pathing and professional growth.
- Continuous coaching with ongoing feedback and visible progress toward every improvement goal
- Full visibility through dashboards, workflows, writing assistants, legal checks and robust reporting

CompEase

Data-driven compensation management

- Market-based salary data tailored to your job structure, so pay decisions are easy to explain and defend
- Intuitive tools and clear reporting that keep compensation fair, competitive and simple to communicate
- Certified specialists build and maintain your compensation plan, keeping it accurate and up to date
- Compease works on its own or integrates with Performance Pro for organizations aligning pay and performance

The Learning Center

Connected learning & development

- Builds capable teams with flexible formats: microlearning, video, quizzes and e-learning
- Automates competency-based course assignments and progress tracking
- Provides a vast course library and resources tailored to organizational needs
- Connects learning directly to role expectations and performance goals

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SuccessionNow

SuccessionNow is a succession planning platform designed to help organizations identify key roles, assess internal talent and build structured plans for leadership continuity. For credit unions, it supports leadership pipeline development, readiness tracking and documentation to make succession planning more organized, proactive and easier to manage over time.

> "The service, the team and all parts of the system and software are awesome. Everyone and everything is so user friendly."
>
> *Jane H., Director of Human Resources*

Marketing Platforms

Putting the face in interface.

Our customizable marketing solutions strengthen connections between your audience and your organization.

Backed by data-driven insights across every touchpoint, we help create engaging, intuitive experiences that feel surprisingly human.

MemberXP

Know what members experience

- Leading U.S. credit union solution for collecting and analyzing direct member feedback for over 15+ years
- Industry-standard metrics including Net Promoter Score, Member Effort Score, Effort Gap Analysis
- Quantitative and qualitative insights across hundreds of touchpoints
- Builtin coaching dashboards at branch, team, and individual level

Timix

Websites that earn trust

- Flexible website solutions: custom builds and turnkey templates
- Protect your website with hosting designed to defend against cyber threats and support compliance needs with Multiple CMS options: Timix, WordPress and Kentico
- Built-in analytics, SEO and social integration that strengthen digital performance and the member experience

> “It gives us a clear view of where we excel and areas where we can improve, all based on direct member feedback.”

Amber M, VP of Operations

AudioEye provides digital accessibility solutions that help ensure a credit union's website meets ADA and WCAG compliance standards. This reduces legal risk while making online services usable for members with disabilities. Improved accessibility also enhances overall user experience and demonstrates a commitment to inclusivity. For credit unions, it strengthens brand trust and broadens access to digital banking.

CalcXML offers a library of customizable financial calculators that credit unions can embed on their websites. These tools help members make informed decisions about loans, savings, retirement and more. By providing interactive, educational resources, credit unions can increase engagement and position themselves as trusted financial advisors. It also helps drive conversions by guiding members toward relevant products.

Fintech Solutions

Bringing confidence to everyday money.

Navari brings together a connected suite of financial solutions that help credit unions support smarter spending, stronger saving, and deeper member relationships in everyday moments that matter.

Each solution addresses a specific member need. Together, they create a more connected and supportive financial experience that keeps members engaged with the institution they already trust.

equipifi

equipifi gives credit unions the ability to offer Buy Now, Pay Later functionality directly inside their digital banking experience. The solution is designed as a white-label, embedded offering that uses existing checking accounts and debit cards to provide members with flexible installment options while keeping the relationship with the credit union.

Reset

Reset provides fee-free Earned Wage Access, allowing credit union members to access earned income before payday. It offers a responsible alternative to payday lending while helping members manage cash flow. For credit unions, it deepens financial relationships and attracts members seeking financial wellness tools, positioning them as trusted, modern partners in a competitive market.

InvestiFi

InvestiFi gives credit union members access to digital investing directly through their existing online and mobile banking experience. Members can explore stocks, ETFs, guided investing, and other investment options without using a separate app, while credit unions can strengthen member relationships, retain deposits, and provide more opportunities for members to build wealth.

Save to Win is a prize-linked savings program that encourages members to save by giving them chances to win cash prizes when they make qualifying deposits. It helps credit unions promote healthy savings habits while also supporting member engagement and wallet share growth.

H&R Block is part of Navari's tax services offering through Love My Credit Union Rewards, giving members access to discounts on assisted and supported tax preparation options. This offering helps credit unions extend practical financial benefits to members during tax season while reinforcing membership value.

Through Love My Credit Union Rewards, TurboTax is offered as a member benefit that provides discounts on do-it-yourself tax filing options. It is designed to help credit unions add value to membership while giving members a convenient and lower-cost way to prepare and file taxes.

Trust & Will provides affordable, accessible estate planning solutions through Love My Credit Union Rewards, helping members create important planning documents more easily. The program is designed to expand financial wellness benefits for both members and, in some cases, credit union employees as well.

EXPANDED **PARTNER** NETWORK

AFG helps credit unions offer flexible vehicle financing options like leasing and balloon loans, attracting new members and competing with dealership financing. Their programs increase loan volume while managing risk through residual value support. This allows credit unions to diversify their auto lending portfolio and stay relevant in a competitive auto market. Ultimately, AFG can help grow both membership and non-interest income.

CRIF Select offers indirect lending solutions that help credit unions grow auto lending programs through dealer management, underwriting, processing and funding support, along with reporting and consulting services. It also provides digital tools such as loan origination systems, decision engines, process orchestration and onboarding/verification capabilities to help make lending faster, more efficient and more paperless.

Dolphin Debt Access provides ATM and ITM solutions that enhance self-service and assisted-service banking for credit union members. Their technology enables more transactions to be completed outside the branch while still offering live teller support when needed. This helps credit unions expand access, reduce branch traffic and improve operational efficiency. Ultimately, it allows for better member service with a modern, scalable delivery channel.

Envisant provides credit unions with elevated back-office servicing by taking on operational burdens—such as customer support, fraud prevention and targeted marketing—so credit unions can streamline payment programs and focus on member relationships. They act as an extension of the credit union's team, offering prepaid, debit and credit program support with minimal operational impact and strong service expertise.

FIS offers end-to-end card processing solutions that streamline credit and debit card issuing, transactions, fraud prevention, loyalty and cardholder servicing. By partnering with FIS, credit unions can improve operational efficiency and scale their technology infrastructure. This helps them stay competitive with larger financial institutions and fintechs.

Illuma offers voice authentication technology that allows credit unions to verify members securely and quickly in contact center interactions. This reduces fraud risk while improving the member experience by eliminating the need for lengthy security questions. Their AI-driven solution integrates into existing systems with minimal disruption. Credit unions benefit from stronger security and faster, more convenient service.

PDP's Simply ELT solution helps credit unions modernize lien and title management by replacing paper-based processes with an electronic system. This reduces dependence on DMVs and manual workflows, improving speed, accuracy and efficiency. Credit unions benefit from lower operational costs and reduced risk of lost or delayed titles. Ultimately, Simply ELT streamlines back-office operations and enhances the overall lending experience.

Pulsate is a mobile engagement platform that enables credit unions to communicate with members through personalized, real-time messaging. It helps drive product adoption, increase app usage and deliver targeted marketing campaigns. With geolocation and behavioral triggers, credit unions can reach members at the right moment. This results in higher engagement and improved digital ROI.

Rippleshot Fraud Interceptor is a proactive fraud prevention solution that uses network-wide intelligence, AI, and analytics to help credit unions identify compromised merchants and emerging fraud patterns before losses occur, enabling smarter fraud rules and reducing unnecessary card reissuance. It requires no IT integration, can be live in under two weeks, and includes a complimentary 30-day trial

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Scienaptic provides AI-powered credit decisioning that helps credit unions expand approvals while managing risk. Their platform uses alternative data and machine learning to deliver more inclusive and accurate underwriting. This enables credit unions to grow loan portfolios without compromising credit quality. It also improves speed and consistency in lending decisions.

TruStage offers credit unions a range of solutions including insurance, lending support, investment and retirement services and digital tools designed to enhance member engagement. Their offerings help credit unions protect members' financial well-being while also supporting growth, revenue opportunities and stronger long-term relationships.

Wipfli offers fractional staffing and advisory services that give credit unions access to experienced professionals in areas like finance, technology, risk and compliance. This allows credit unions to fill critical skill gaps without the cost of full-time hires. Their experts can support strategic initiatives, improve operations and guide complex projects. As a result, credit unions gain flexibility and expertise to move faster and operate more efficiently.

MICHIGAN
CREDIT UNION LEAGUE

See what our expertise can bring to your organization.

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