



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.



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.



Check Printing Contract Consulting helps financial institutions negotiate check printing agreements to reduce costs, improve contract terms and increase profitability from their check programs. The firm works as an independent advisor on behalf of banks and credit unions, bringing pricing intelligence and contract expertise to the negotiation process, often with no out-of-pocket cost to the institution.



Compease is a compensation management solution that helps organizations build competitive, market-based salary structures tailored to their roles, size, location and industry. It supports job evaluation, pay administration and compensation planning so leadership can make more informed and equitable pay decisions.



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.



CUSG offers credit unions a broad range of solutions in three core areas: martech, HR performance and financial empowerment. Their offerings include website design and hosting, member experience and marketing tools, learning and performance management platforms and member-facing programs such as tax services, estate planning and savings and rewards solutions.



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.



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.



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.



H&R Block is part of CUSG'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.



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.



Leadership Forum is a monthly, instructor-led virtual workshop series created for credit union leaders at every level. It provides practical leadership development, real-world tools and peer collaboration to help strengthen leadership skills across the organization.



M3 Group provides strategic consulting and marketing services tailored to credit unions. They help institutions better understand their markets, refine their brand and execute data-driven growth strategies. By working with M3, credit unions can improve member acquisition and retention. This leads to stronger market positioning and sustainable growth.



Marquis helps credit unions use data analytics to better understand their members and identify targeted marketing opportunities. Their MCIF, CRM and marketing automation tools work together to improve campaign effectiveness while ensuring compliance with complex regulations. This allows credit unions to deliver more personalized outreach and increase product adoption. Ultimately, Marquis enables smarter marketing decisions that drive growth and deepen member relationships.



Mastercard is a global payments network that connects consumers, merchants and financial institutions while providing the infrastructure, technology and services needed to issue cards, process payments, prevent fraud and grow member engagement.



MemberXP is a member experience platform that helps credit unions collect, manage and analyze member feedback across channels so they can better understand satisfaction, loyalty and service gaps. It is designed to turn member insights into actionable improvements that support retention, engagement and overall experience strategy.



Performance Pro is a performance management platform built to move organizations beyond annual reviews by supporting ongoing coaching, feedback and goal alignment. It helps connect employee performance to strategic objectives and can integrate with Compease for a more complete talent and compensation approach.



The Learning Center is an integrated learning management system that supports employee development, regulatory training and compliance education. It combines a course library with tools for learning plans, progress tracking and connections to performance goals, helping organizations build a stronger culture of development.



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.



Reset provides a fee-free Earned Wage Access solution that allows credit union members to access a portion of their earned income before payday. This offers a responsible alternative to high-cost payday lending while helping members better manage cash flow. For credit unions, it creates an opportunity to deepen primary financial relationships and attract new members seeking financial wellness tools. Ultimately, Reset helps position credit unions as a trusted, modern financial partner in a competitive market.



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.



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.



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.



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.



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.



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.



White64 provides marketing strategy, branding and creative services tailored to credit unions. They help institutions stand out in competitive markets by building strong, differentiated brands and targeted campaigns. By partnering with White64, credit unions can improve member acquisition and engagement. This leads to more effective marketing and stronger long-term growth.



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.

For more information visit mcul.org/solutions or contact your league representative.



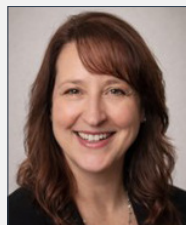
Stephanie Heidt
(616) 638-6634
stephanie.heidt@mcul.org

- Metro East
- Crossroads



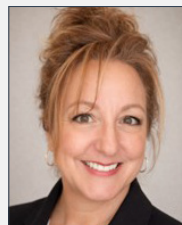
Sara Redeker
(734) 793-1541
sara.redekr@mcul.org

- Capitol Area
- Grand River
- Greater Southwest
- Moon



Kelly Armbruster
(989) 670-3813
kelly.armbruster@mcul.org

- Blue Ox
- Paul Bunyan
- U.P.



Rhonda Peruski
(734) 793-3521
rhonda.peruski@mcul.org

- Mid-Michigan
- Oakland
- Metro West
- So MI'