

DuPage Credit Union: Driving Efficiency and Speed with Coviance Automation

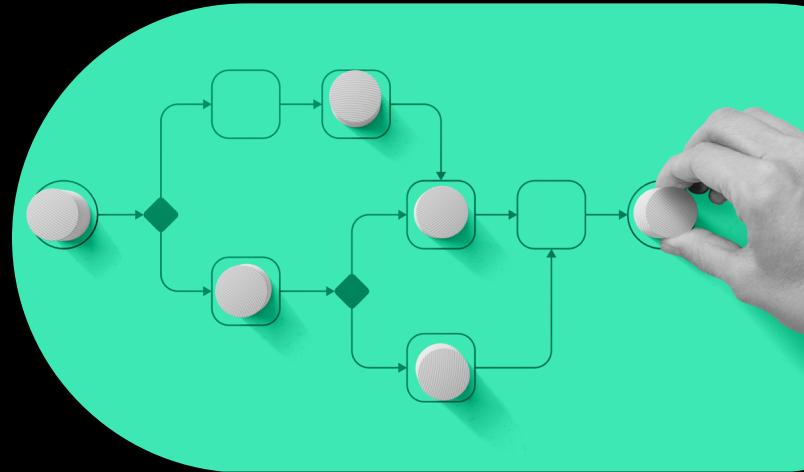
For over six decades, DuPage Credit Union has built its reputation in Illinois by delivering a “memorable banking experience” to its members. With roots in tradition but an eye toward innovation, the credit union has continuously sought ways to meet its members’ needs in an increasingly digital world. DuPage has remained committed to providing exceptional service, from strategic technology investments to forward-thinking process improvements.

When faced with growing member demand for home equity loans and a desire to streamline operations, DuPage turned to Coviance to implement a custom automated workflow. The result was a transformation in their lending process that continues to yield efficiency, speed, and confidence for their lending team.

The Need for a Smarter Lending Process

Home equity loans have long been a cornerstone of DuPage Credit Union’s portfolio. But as digital demand surged, Karis Harlan, the Associate Director of Residential Lending, saw opportunities to make their processes more agile and member-friendly.

“We wanted to remove inefficiencies and deliver the speed and convenience our members expect,” Harlan shared. However, their existing tech provider struggled to meet the credit union’s evolving needs. Delays in resolving issues and limited customization options were slowing operations and creating friction for both staff and borrowers.



When the team explored Coviance’s automated **Collateral Decisioning Engine™**, it quickly became clear this was the right solution to address their challenges.

Seamless Onboarding and Training

The decision to partner with Coviance was only the beginning of a smooth and efficient onboarding process. Harlan highlighted the ease of training her team on the new platform.

“Our team works incredibly hard, and we wanted the implementation to be a positive experience for everyone,” Harlan said.

“The Coviance team was proactive and thorough, asking questions to truly understand our needs.”

Once the workflow was live, training lenders took only 30 minutes. “The most common feedback was, ‘Is it really this easy?’” Harlan noted. The simplicity of the platform empowered her team to quickly adapt to the new system, reducing stress and boosting confidence in their lending processes.

Transformative Integration with Encompass

A standout feature of Coviance's platform was its seamless integration with Encompass by ICE Mortgage, the credit union's loan origination system. This integration eliminated the need to switch between multiple systems, saving time and reducing the risk of errors.

"The collaboration with Coviance's team was incredible. They were attentive, technical, and dedicated to ensuring the fields were properly mapped for our custom workflow," she said.

"Once it was live, users were amazed at the speed and automation."

The integrated workflow now allows loan orders to process in less than 20 seconds, with documents automatically uploaded to the eFolder. "It's made such a difference for our team. We're more efficient, and the process feels effortless," Harlan added.

The Impact of Automation

Implementing Coviance's automated workflow has led to measurable success for DuPage Credit Union. With the new system in place, the lending team has achieved an average home equity loan lifecycle of just 11 days, with some loans closing in as few as four days.

"The workflow handles the complexity of our loan policy while keeping everything moving quickly," Harlan explained. "It's a platform that evolves with us, and the efficiency gains have been remarkable."

Additional features, such as the Automated Valuation Model (AVM) and Property Condition Reports, have also benefited the credit union, further streamlining operations and enhancing decision-making.

Looking Ahead

DuPage Credit Union's experience with Coviance is a testament to the power of innovation and collaboration. Harlan emphasized the ongoing partnership with the Coviance team and noted their commitment to iteration and continuous improvement.

"We're already working on additional integrations and tailoring the workflow even further to meet our needs," she said. "This isn't a one-size-fits-all solution—it's a platform that's adaptable and scalable for our future."

With automation driving efficiency and improving member experiences, DuPage Credit Union is well-positioned to navigate the changing landscape of real estate lending while staying true to its promise of a memorable banking experience.

Ready to Transform Your Lending Process?

Discover how Coviance's automation solutions can help your credit union achieve new levels of efficiency and success.

[Book a demo today to learn more](#)