LMCU TARGETS $1M IN SAVINGS WITH AGENTIC AUTOMATION

CASE STUDY

Client: Lake Michigan Credit Union
Industry: Banking
Region: North America

CLIENT OVERVIEW

With a history stretching back to 1933, Lake Michigan Credit Union (LMCU) has grown from being a teacher-founded credit union into a major financial institution.

Today, it offers its 645,000 members low mortgages and a wide range of high yield checking and savings accounts.

KET STATS

60%

of loan origination tasks automated

40%

efficiency gain in a single workflow

$1M

savings expected by the end of 2026

LMCU SCALES LENDING THROUGH AGENTIC AUTOMATION

Lake Michigan Credit Union (LMCU) has grown steadily from its roots as a teacher-founded credit union into one of the largest in Michigan. With LMCU targeting one million members by 2030, leadership faced a clear challenge: eliminating manual processes that limited its ability to scale.

When Chris Ortega joined as Chief Information Officer (CIO) in 2024, he saw an opportunity not just to improve workflows, but to “catapult” the organization forward. The goal was to position LMCU as one of the most technologically advanced credit unions in its region. With a largely greenfield environment, the credit union could embed advanced automation and orchestration capabilities into core operations from the outset. The objectives were clear: increase lending capacity, reduce manual effort, and create a technology foundation that could support sustained growth.

To achieve that, LMCU partnered with Greenlight Consulting to deploy agentic automation

Chris Ortega

Chief Information Officer,
Lake Michigan Credit Union

“WE’RE NOT JUST DOING THIS FOR SPEED AND EFFICIENCY. IT’S ABOUT HELPING OUR EMPLOYEES DO THE THINGS THEY’VE ALWAYS WANTED TO DO.”

ELIMINATING FRICTION IN HOME EQUITY LENDING

The home equity line of credit (HELOC) process was selected as the first major proof point for this new operating model. The workflow was documentation-heavy, with loan files moving repeatedly between origination and disclosure teams. That meant rework, delays, and longer customer wait time. End-to-end, the journey took approximately 55 hours per application.

A deeper review revealed that nearly 60% of tasks passed between teams were unnecessary for most loans. Compliance checks were often applied by default rather than triggered by need. The issue wasn't effort alone—it was the absence of structured logic to determine which actions were genuinely required.

Using UiPath Maestro™ to orchestrate work across systems, LMCU introduced policy-driven routing into the workflow. Loan files are now evaluated automatically before reaching disclosure. Required actions proceed, non-essential steps are removed, and exceptions are surfaced early for review.

"LMCU HAS THE GOAL OF EXPANDING TO ONE MILLION MEMBERS BY 2030. WE HAVE SEVEN STRATEGIES TO ACHIEVE THAT GOAL, AND USING TECHNOLOGY TO MODERNIZE AND SCALE OUR OPERATIONS IS AT THE TOP OF THE LIST."

Chris Ortega
Chief Information Officer,
Lake Michigan Credit Union

The result is a more consistent and scalable lending process. Business logic is embedded directly into workflows, standardizing how loans move through the system and supporting higher volumes over time.

For employees, the shift is equally significant. Administrative workload has decreased, allowing teams to focus on complex loan scenarios and member-facing interactions. As new use cases emerge, staff are beginning to see how agentic automation can really improve their day-to-day experience—and that of their members.

BUILDING AN AI-ENABLED GROWTH PLATFORM

The HELOC initiative represents the first phase of a broader transformation. With UiPath Maestro establishing a scalable orchestration layer across lending, LMCU is exploring additional opportunities to apply agentic automation across the business.

Fraud management is a key priority. Automation is being evaluated to help flag and route potentially suspicious activity more efficiently, improving response times while maintaining oversight. As loan volumes grow, strengthening fraud detection and quality control processes will help protect margins, reduce risk, and maintain member trust.

For LMCU, the objective extends beyond cost savings or compliance. By leveraging agentic business orchestration into core processes, the credit union is modernizing its operating model to support sustained growth, higher lending capacity, and improved member experience.

> **"IF WE DO EVERYTHING WE'RE PLANNING TO DO WITH AI AND AUTOMATION OVER THE NEXT YEAR, WE'RE LOOKING AT PROJECTED SAVINGS OF OVER A MILLION DOLLARS BY THE END OF THE YEAR."**
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