Ocmulgee

EVIDENCE-BASED CASE STUDY

Financial services | Medium company

A 332-person credit union cuts mortgage cycle time by 24.5%: Finance and administration

FINANCIAL SERVICES · MEDIUM · FINANCE AND ADMINISTRATION

-24.5%	+11.1%	+15 pts
MORTGAGE CYCLE TIME [1]	LOANS PER CLOSER [1]	RELATIONSHIP NPS [1]

PROBLEM

The organization needed consistent process ownership, faster lending, and clearer performance control during growth. Increasing scale made informal coordination less reliable across teams and branches.

SOLUTION

Cross-functional teams used process management, standard work, member feedback, and structured management meetings. The management system connected named process owners with routine measures and member expectations.

RESULT

Mortgage cycle time fell from 49 to 37 days. Output rose from 90 to 100 loans per closer per month, and relationship NPS rose from 35 to 50.

BUSINESS LENS

SWOT: growth created process complexity. A common management system converted member feedback and operating data into coordinated improvement.

ASSUMPTIONS AND LIMITS

Multi-year transformation, not a controlled experiment. Market and growth factors can explain part of the change.

"The Baldrige framework has inspired our team to continuously enhance our processes."

Gerry Agnes, president and CEO

DEPARTMENT APPLICATION

FINANCE AND ADMINISTRATION

Output per closer increased.

Application analysis based on the cited source. It is not a separate measured result.

Prepared by Ocmulgee Business Process Solutions from the cited independent source. This is not an Ocmulgee client engagement or an original Ocmulgee result.

SOURCE [1]

National Institute of Standards and Technology. Elevations Credit Union Baldrige Award Profile. https://www.nist.gov/baldrige/elevations-credit-union

Independent NIST Baldrige case review | Size basis: Three hundred thirty-two employees, 11 branches, and 106,000 members during the reviewed period.

Elevations Credit Union Baldrige statement: https://www.elevationscu.com/about-ecu/why-ecu/malcolm-baldrige-award