

## POWERING MEMBER SATISFACTION:

### Chevron Federal Credit Union's Technology Transformation with Blue Sage



## Chevron Federal Credit Union

### COMPANY PROFILE

- 90-year old Federal Credit Union
- Based in Concord, CA
- Provides mortgages and other savings and loan products

### THE CHALLENGE

To elevate member's mortgage experiences and drive internal operational efficiencies

### THE RESULTS

- 100% member satisfaction
- Improved operational efficiency
- Boosted lead conversion

## The Challenge

Chevron Federal Credit Union's story began in 1935 as a credit union serving the financial needs of Chevron employees. Through mergers and acquisitions—including a major merger with Spectrum Credit Union in 2012, which serves Bechtel Corporation and other employer groups—CFCU has grown into a nearly \$4.9 billion institution, serving more than 135,000 members nationwide.

In today's competitive financial landscape, credit unions face increasing pressure to meet elevated member expectations with innovative technology. CFCU recognized this need, setting out to elevate its member's mortgage experiences and drive operational efficiencies.

## The Solution

To maintain its competitive edge, CFCU committed to a technology transformation between 2023 and 2024, positioning itself for sustainable lending growth in a digital world."

"Our vision was crystal clear," said Robert Vignato, Vice President of Mortgage Lending at CFCU. "We needed a cutting-edge process with technology that would elevate our member experience while adding operational efficiencies."

CFCU evaluated over 20 systems, scrutinizing each one's loan origination capabilities, data management, vendor experience, and customization options to ensure the platform could meet their unique needs. Blue Sage emerged as the clear choice, delivering the flexibility and innovation CFCU required.

"We are committed to personalized service and exceptional customer experience, so we needed unique customization to continue to deliver on these promises to our members. Blue Sage delivered," Vignato added.

Once selected, Blue Sage worked closely with CFCU to integrate its platform, involving all levels of the organization in the planning, budgeting, and implementation stages. From senior management to the board, CFCU secured buy-in across the Credit Union to ensure a smooth rollout.

Blue Sage's platform offered an array of features designed to enhance the member experience, streamline operations, and provide robust data and reporting. The intuitive design, self-service options, and automated processes were key factors in CFCU's decision.

Core earnings in 2023

**4.2**  
BILLION

Mortgage servicing portfolio

**3.2**  
BILLION

Member satisfaction achieved

**100**  
PERCENT

Relocation loan capture rate

**80**  
PERCENT

## The Results

Following implementation, CFCU quickly saw the benefits of Blue Sage's platform. Member satisfaction surged, with members praising the ease of use and clear communication throughout the loan process. Members appreciated options for direct messaging, text, and email communication with loan officers or processors, fostering a stronger sense of engagement and trust.

Vignato noted that members are impressed particularly with the automation and the ability to submit their information without needing to submit a multitude of documents. "Blue Sage has allowed us to achieve a level of member engagement with our mortgage applicants that we haven't had in many years," said Vignato. "They now know where their loans are in the process and who to communicate with, if needed."

Internally, the Blue Sage platform provided real-time reporting, enhanced task management, and actionable insights through the Loan Officer Portal, enabling CFCU to boost lead conversion and improve marketing efforts. CFCU saw an 80% success rate in capturing relocation loans—a testament to the platform's ability to support its unique products and processes.

## Looking Ahead: Expanding Capabilities for Future Growth

CFCU is already planning to extend its use of the Blue Sage platform by adding a wholesale lending channel and adopting full loan servicing capabilities. Future integrations with CFCU's customer relationship management systems will enable seamless, bi-directional communication, further enhancing the member experience and positioning CFCU for continued growth.

## Conclusion

CFCU's partnership with Blue Sage Solutions has proven to be invaluable, enabling CFCU to achieve new heights in member satisfaction, operational efficiency, and strategic growth. The implementation of the API-driven platform has transformed CFCU members' mortgage experience, and positioned its business for continued growth and innovation.

"It's clear that Blue Sage's innovative, cloud-based, digital technology is a superior choice," said Mike Long, Chief Lending Officer at CFCU.



"Blue Sage offers everything we need in a mortgage technology partner."

**MIKE LONG**  
CHIEF LENDING OFFICER  
CHEVRON FEDERAL CREDIT UNION



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