



NEWS RELEASE

MeridianLink Helps Florida's Third Largest Credit Union Increase Automated Approvals by Over 25%

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Space Coast Credit Union achieves significant workflow gains and enhanced member experience with reduced application decisioning and funding times through use of the MeridianLink One platform

COSTA MESA, Calif.--(BUSINESS WIRE)-- **MeridianLink, Inc.** (NYSE: MLNK), a leading provider of modern software platforms for financial institutions and consumer reporting agencies, today announced that Space Coast Credit Union (SCCU), the third largest credit union in Florida, has launched with the latest version of MeridianLink® Consumer and MeridianLink® Insight, part of the MeridianLink® One platform. By working with MeridianLink®, the Credit Union delivers an integrated digital experience to its members, including an improved loan application experience and quicker access to funds.

MeridianLink customers that leverage more than one of the company's solutions benefit from the power of the MeridianLink One platform. In fact, since implementing the MeridianLink One platform, SCCU has seen substantial improvements in productivity, workflow efficiencies, and user experience. Instant approvals increased by over 25%, and approximately 95% of all loan applications are processed and decided within one day. These improvements enable SCCU to efficiently serve its members while offering more personalized experiences.

"Space Coast Credit Union has seen an uptick in productivity and a reduction in workflow bottlenecks by working with MeridianLink, and we are committed to helping them deliver world-class digital experiences to their members," said Devesh Khare, chief product officer at MeridianLink. "We are pleased to help SCCU create more opportunities and build deeper relationships with their members."

With MeridianLink Insight, SCCU was able to identify areas of the loan origination process that MeridianLink



Consumer could optimize. By taking advantage of the unified MeridianLink One platform, SCCU was able to bundle their now-optimized lending processes with data-driven analytics to deliver a better member experience with less operational effort.

“MeridianLink allows us to provide personalized offers for our members,” said Gary Prager, senior vice president and chief strategy and growth officer at Space Coast Credit Union. “The MeridianLink One platform allowed us to shift SCCU to an automated processing system with custom workflows to meet our members’ needs. The integrated approach of the platform provided us with greater revenue-boosting engagement opportunities.”

About MeridianLink

MeridianLink® (NYSE: MLNK) powers digital lending and account opening for financial institutions and provides data verification solutions for consumer reporting agencies. MeridianLink’s scalable, cloud-based platforms help customers build deeper relationships with consumers through data-driven, personalized experiences across the entire lending life cycle.

MeridianLink enables customers to accelerate revenue growth, reduce risk, and exceed consumer expectations through seamless digital experiences. Its partner marketplace supports hundreds of integrations for tailored innovation. For more than 20 years, MeridianLink has prioritized the democratization of lending for consumers, businesses, and communities. Learn more at www.meridianlink.com.

About Space Coast Credit Union

Space Coast Credit Union (SCCU) is state chartered with headquarters in Melbourne, Fla. since 1951. With over \$8.6 billion in assets, SCCU serves more than 616,000 members in 34 counties, with 65 branches along Florida’s east coast. The Credit Union offers competitive rates on auto and home loans and credit cards as well as free checking and savings accounts. SCCU provides a service delivery network featuring nationwide ATMs, member service call centers, 24/7 online access and secure mobile banking. The Credit Union is committed to providing comprehensive financial protection to its members with cost-effective, convenient products and services. SCCU creates value in cooperative ownership through honest people, trusted products and time valued. For more information, visit SCCU.com.

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