

SIMPLIFYING LOAN PROCESSING FOR A CREDIT UNION DURING A MERGER

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Project Overview

During the merger at Georgia's Own Credit Union, I was brought in as the **Lead Technical Writer** to:

- identify the critical documentation required to streamline complex processes for existing loan staff (processors and officers)
- create comprehensive onboarding toolkits for new hires across multiple departments.

The goal was to ensure the smooth transition of staff into new workflows, minimize operational disruptions, and standardize procedures for processing loans, all while improving efficiency.





Challenges

The merger introduced significant changes to the credit union's loan processing systems and workflows, creating an urgent need for clear, consistent documentation.

Existing staff required updated Standard Operating Procedures (SOPs) to navigate these changes.

New hires across several departments needed thorough onboarding materials to quickly integrate into the organization.

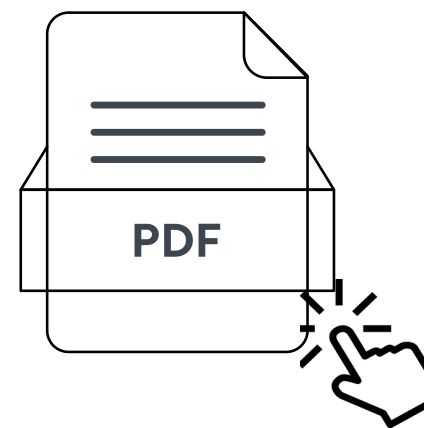
Goals

- Develop Standard Operating Procedures (SOPs) for loan processing that break down complex tasks into clear, manageable steps.
- Create onboarding documentation for department leads that simplifies intricate processes for easier understanding.
- Enhance overall efficiency of the editorial process for team of 3 writers and 1 editor.

My Contributions

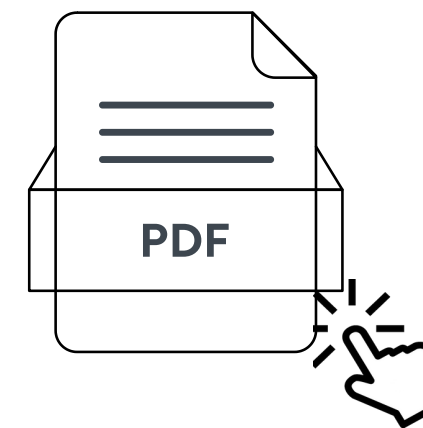
Standard Operating Procedures (SOPs)

Developed detailed SOPs and checklists for loan processing, using plain language and clear formatting to break down complex tasks, ensuring clarity and consistency across all documentation.



Process Flows

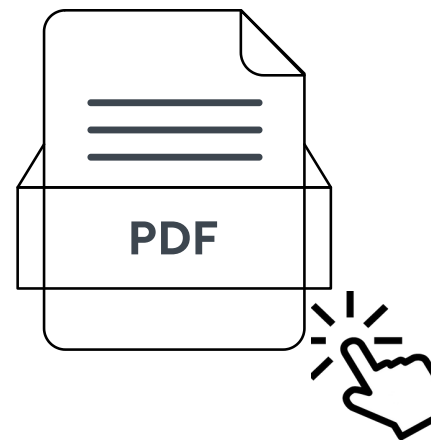
Created flowcharts and diagrams to visually represent intricate processes, making them easier to digest for loan officers and processors.



My Contributions

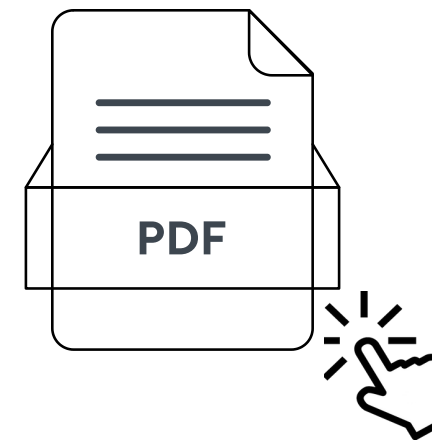
Process Improvement

Developed project plans and created templates to streamline the editorial process for the team to maintain consistency and improve efficiency.



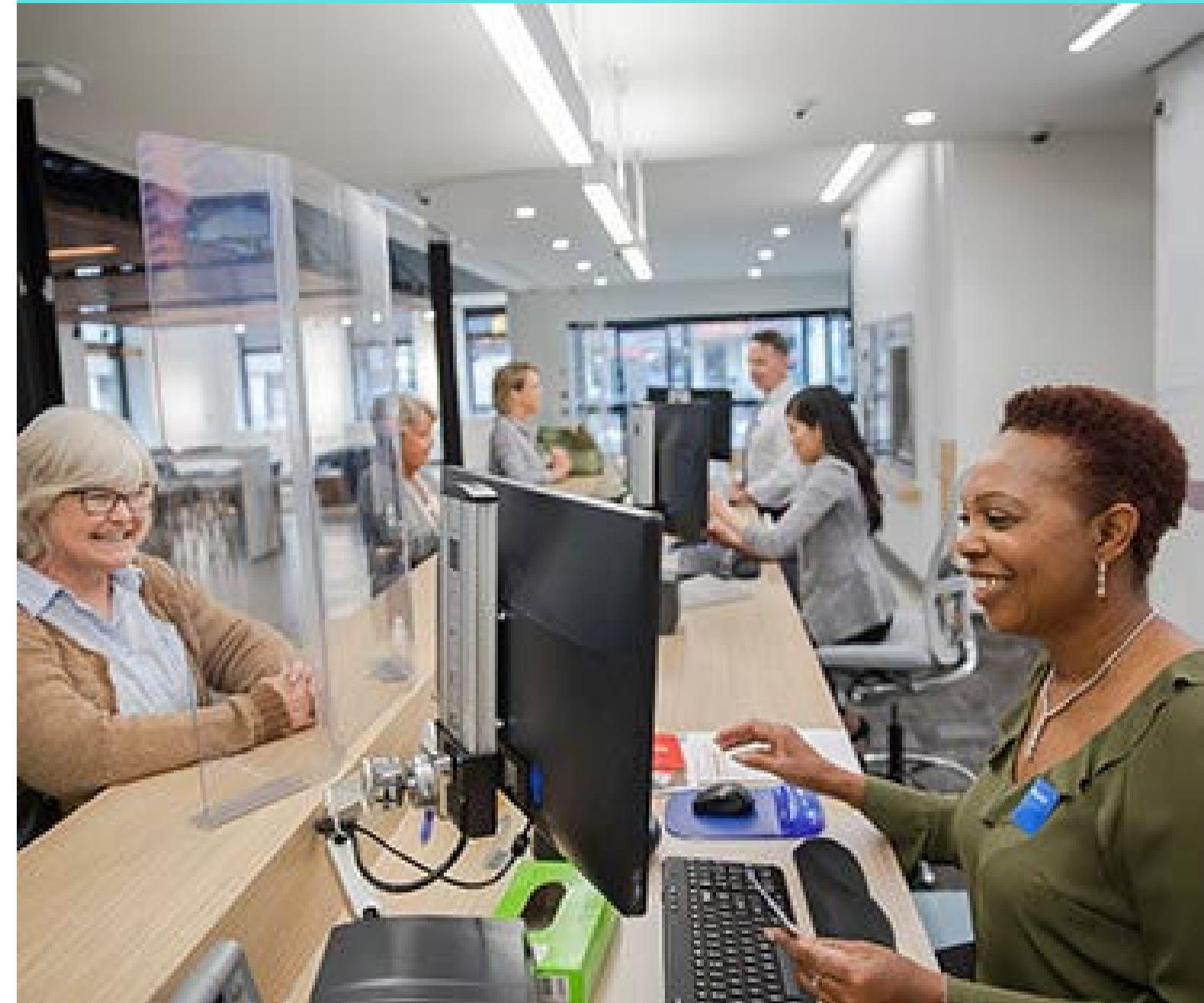
Training Materials

Produced comprehensive onboarding documents for 6 department leads to facilitate a smoother transition during the merger.



Software Used

- **Workday** for HR processes and onboarding.
- **Abrigo** and **Fiserv** to document loan processing procedures.
- **Microsoft Visio** for creating process flow diagrams.
- **Dropbox** for document management and collaboration.
- **Microsoft Project** to manage project plan and generate status reports.



Fun Fact

Contractor Life – No Access? No Problem!

Since I was a contractor and didn't have access to all the sensitive systems that full-time employees did, I had to get creative with how I gathered information. I scheduled regular Zoom meetings with subject matter experts (SMEs) who were crucial to understanding the internal processes. I recorded these sessions and used them as my primary resource to create accurate and detailed deliverables. I'll admit, I wish I had Otter AI or a similar tool to help me transcribe those meetings—it would have saved me a lot of time!

Results

- Successfully trained loan officers and processors on new systems, improving their ability to manage commercial loans and credit lines through simplified documentation.
- Reduced onboarding time by providing clear, accessible documentation that aligned with the organization's goals.
- Enhanced understanding and confidence among loan officers, leading to more efficient processing of commercial loans and a smoother transition during the merger.



Fun Fact

Playing the Role of Change Manager

Many employees were understandably resistant to change, especially when it came to adjusting well-established processes. My job wasn't just to create documentation but to also advocate for it. I had to communicate that my work was designed to make their lives easier, not harder.

Building rapport with employees and reassuring them that the new processes would actually simplify their daily work became an essential part of my role.

Fun Fact

Who Does What?

One of the interesting challenges I faced during this project was noticing how difficult it was to distinguish the duties of a loan officer from a loan processor—even for the employees themselves!

To help make things clearer, I took the initiative to **create a guide** and a **comprehensive table** that highlighted the key differences in their responsibilities. This helped streamline communication and avoid any confusion, making the processes much more efficient for everyone involved.

Let's Connect



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