

Kitsap Credit Union transforms core data and loan quality control through strategic automation



Kitsap Credit Union

Address

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Bremerton, WA 98337

Phone

360-662-2000

Website

kitsapcu.org

Assets

\$2 billion+

Branches

14

Members

160,000+

Employees

300+

Software Solutions

Symitar®, Symitar® EASE™,
LoanVantage™, Synergy Enterprise
Content Management™, ImageCenter™



Cobalt Award Winner: The Changemaker

The Cobalt Awards program focuses on celebrating outstanding achievements in financial institution and fintech performance, dedication to people and communities, and a passion for innovation and reducing the barriers to financial health. Learn more about submission categories (The Changemaker, The Barrier Breaker, and The Integrator) and annual prizes at jackhenry.com/cobalt-awards.

At Kitsap Credit Union, technology serves a strategic purpose: solving business challenges, improving operations, and creating better experiences for employees and members.

Over the past year, the credit union transformed its loan quality control and audit processes through intelligent automation – helping deliver stronger oversight, greater efficiency, and improved lending operations. They identified an opportunity to modernize a critical back-office process that had become increasingly fragmented and labor-intensive.

“We believe technology should be intentionally applied to solve real business challenges,” explains Adrienne Leavitt, VP of Information Systems. “Our goal was never automation for automation’s sake. It was about creating a more effective process, improving risk management, and allowing employees to focus on higher-value work that ultimately benefits our members.”

the challenge

Historically, quality control and audit activities at the credit union – which serves members through 14 branch locations across Washington state – were managed independently across lending and operational teams. Review coverage ranged from approximately 1% to 10% of funded loans, with findings tracked across spreadsheets, emails, Teams channels, and various systems. This created duplicate effort, inconsistent oversight, limited visibility into lending risk, and significant manual work.

Despite dedicated employee effort, leadership also lacked a comprehensive, enterprise-wide view of quality and compliance performance.



“Every improvement in accuracy, efficiency, and consistency helps us deliver a better lending experience while maintaining the strong governance and compliance standards our members expect.”

Adrienne Leavitt

VP of Information Systems
Kitsap Credit Union

the solution

Rather than automate an inefficient process, Kitsap Credit Union reimaged it.

The credit union collaborated with D8taOps, an Oregon-based AI firm, to co-design and implement an agentic audit and quality control solution integrated with their Symitar® core processing system, MeridianLink, and loan documentation systems. Introduced in phases, the platform now serves as a core component of their quality assurance framework.

By utilizing this new approach, the credit union can now:

- Review 100% of funded loans.
- Perform next-day compliance reviews.
- Consolidate data and documentation into one environment.
- Automatically identify exceptions and findings.
- Access a single centralized dashboard and workflow.

Instead of manually reviewing individual loans, employees have been freed to focus on exceptions and areas of risk.

“The breakthrough came when we shifted our thinking,” Leavitt notes. “Instead of expending effort looking at every transaction, our teams can now focus on the exceptions and patterns that require attention.”

measurable results

The results have been substantial.

Loan review coverage increased from approximately 1% to 10% of funded loans to 100% coverage, while quality control evolved from monthly sampling to continuous daily monitoring. Review activities that previously required four to five employees now require one employee performing daily QC activities and one auditor overseeing the program annually. Employees spend roughly 20 to 30 minutes per day addressing exceptions.



Loan review coverage increased from approximately 1% to 10% of funded loans to 100% coverage.

Kitsap Credit Union estimates that achieving the same level of oversight through manual reviews would have required approximately \$381,000 in additional annual salary expense. Instead, the organization improved controls and coverage without increasing staffing costs.

“Expanding to full-loan coverage through manual reviews simply would not have been sustainable,” says Leavitt. “This solution allowed us to strengthen our control environment while avoiding significant operational expenses.”

better experiences for employees and members

The transformation significantly improved the employee experience by replacing multiple tracking tools and manual processes with a single platform and consistent workflow. Employees can spend less time on repetitive reviews and more time applying expertise to meaningful work.

Members benefit as well. Earlier identification of issues reduces downstream corrections, minimizes follow-up requests, and improves lending accuracy and efficiency. Kitsap Credit Union is now working to move quality control even earlier in the lending lifecycle through pre-funding and post-signing automated checks.

“What makes this project especially meaningful is that the benefits ultimately reach our members,” Leavitt observes. “Every improvement in accuracy, efficiency, and consistency helps us deliver a better lending experience while maintaining the strong governance and compliance standards our members expect.”

Award-Winning Innovation

In recognition of their creative use of technology to elevate the experience for employees and members, Kitsap Credit Union was named the 2026 recipient of the Jack Henry Cobalt Awards in The Changemaker category.

This annual award recognizes financial institutions for exceptional accomplishments in leveraging technology, services, and innovation to enhance operational efficiency, advance business practices, and boost both user experience and staff productivity.



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Delivering Changemaking Experiences

By aligning technology with strategy, Kitsap Credit Union transformed a fragmented quality control process into a streamlined, enterprise-wide program. The initiative delivered 100% loan review coverage, strengthened risk management, improved employee productivity, and enhanced the member experience – demonstrating how strategic innovation can create measurable impact across a financial institution.

unlock the possibilities

[Learn more](#) about changemaking technology that can help elevate your operations, boost employee productivity, and enhance accountholder satisfaction.

For more information about Jack Henry, visit jackhenry.com.