

CONSUMER FINANCE

BANK PARTNER STRATEGY

COMMUNITY LENDING

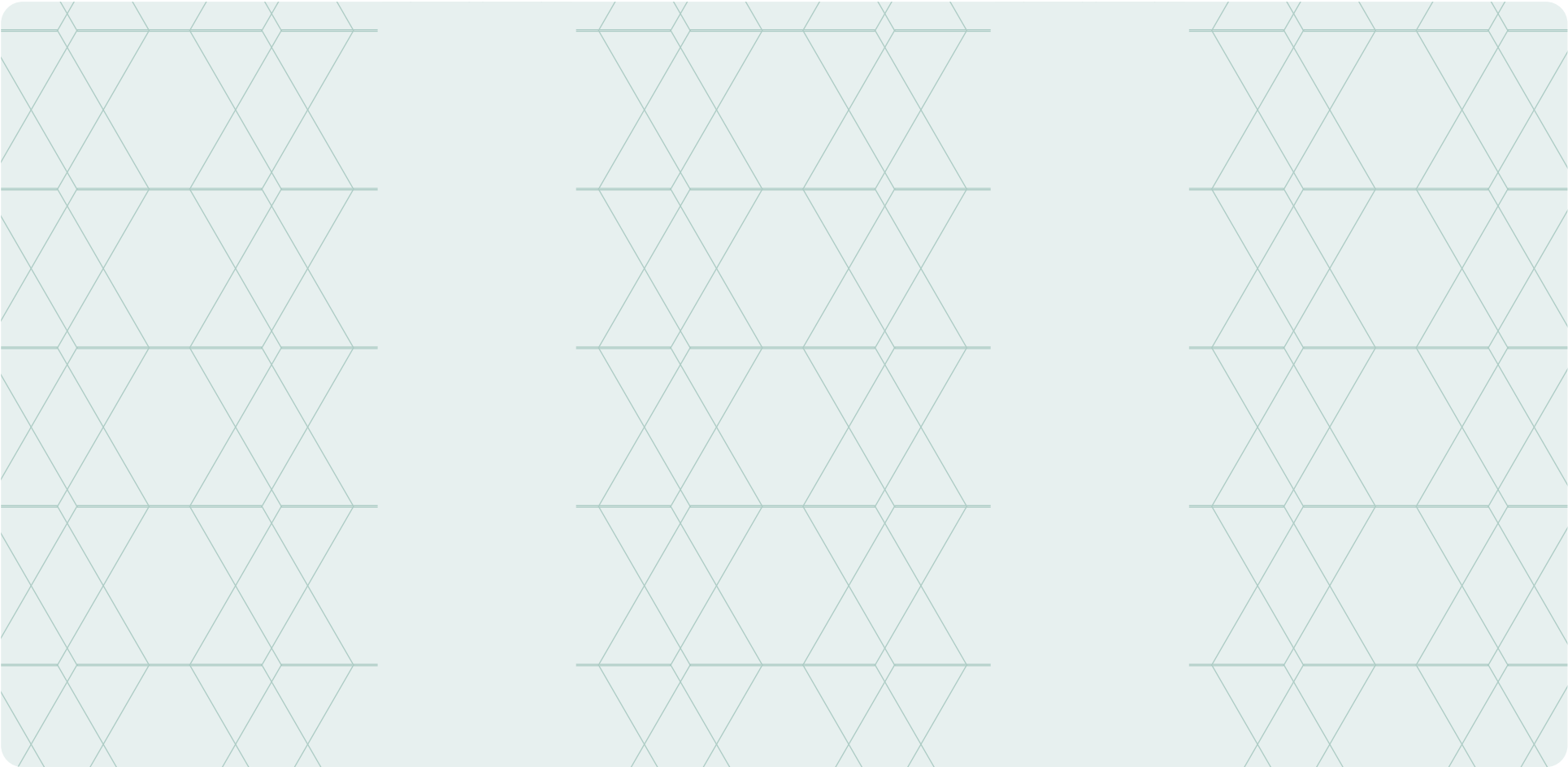
△ TREASURY
△ PRIME

COMMUNITY LENDING
AT SCALE

CASE STUDY

Your bank partner can make or break your program. Most platforms don't find that out until it's too late.

A misaligned bank partner creates risk ceilings, compliance friction, and economics that don't work as you scale.



Treasury Prime gives community lending platforms direct access to a curated bank network, the flexibility to add or change partners as your program evolves, and an infrastructure layer built to grow with you — not against you.

One community lending platform grew volume 179× without changing banks, rebuilding rails, or losing momentum. Here's how they did it.

This is what community lending at scale looks like in production.

This platform didn't let its infrastructure become its ceiling — and the numbers show it.

600K+

DDA ACCOUNTS ON A SINGLE
INFRASTRUCTURE LAYER

179×

VOLUME GROWTH WITHOUT
REBUILDING THE STACK

14 days

AVERAGE LOAN CYCLE — HIGH-
FREQUENCY, ZERO TOLERANCE
FOR DOWNTIME

\$30M+

TRANSACTION VOLUME, SCALED
FROM \$140K AT INCEPTION

Most community lending platforms don't outgrow their product. They outgrow their bank.

A single bank partner that made sense at launch starts to show its limits as volume grows — risk appetite misalignment, deposit concentration, compliance friction that compounds with every new account. And when the relationship breaks down, rebuilding it is expensive, slow, and disruptive to the customers who depend on you most.

TREASURY PRIME IS BUILT FOR PROGRAMS THAT CAN'T AFFORD THAT FRAGILITY.



CURATED BANK NETWORK

Direct introductions to partners who understand community lending, with risk alignment conversations before you sign anything.

FLEXIBLE KYC CONFIGURATION

Onboarding flows tuned to your funnel so compliance accelerates conversion instead of killing it.

MULTI-BANK OPTIONALITY

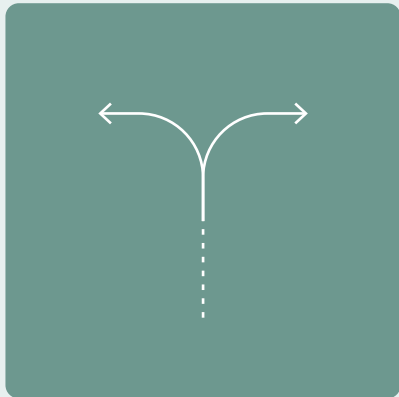
A clear, structured path to a second bank partner before you need one, not after.

MODERN API STACK

Replace the manual, services-heavy workflows that are quietly taxing your ops team and capping your growth.

Four outcomes. One infrastructure decision.

THE INFRASTRUCTURE DECISION



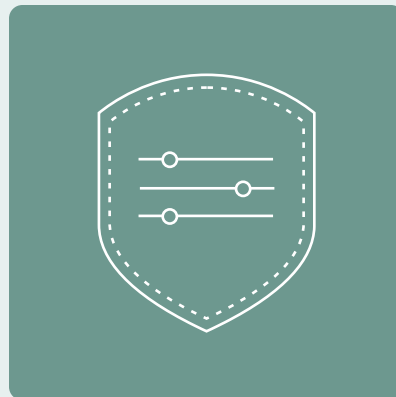
BANK OPTIONALITY

No single partner's appetite becomes your growth ceiling.



BETTER CONVERSION

Flexible KYC alignment that turns compliance into a funnel asset, not a funnel tax.



SCALABLE CONTROLS

Standardized identity and risk tooling that gets stronger as your volume grows.



CLEAN MIGRATION

Move off legacy BaaS to a direct, API-first bank network without touching your core product.

The right bank partner is out there. We know them.

Let's talk.

Email us to start the conversation:

jaclyn@treasuryprime.com

^ TREASURY
△ PRIME