

CUSTOMER CASE STUDY

From Minutes to Moments: How AmFirst Is Transforming Indirect Auto Lending with Saris

CASE STUDY DETAILS

CUSTOMER	AmFirst Federal Credit Union
INDUSTRY	Consumer credit union
WORKFLOW	Indirect auto funding
RESULT	Fastest funder's per-deal time reduced by ~70-75% (from 10-15 minutes to an average of 4) with increased accuracy

Results at a glance

70-75%

Approximate reduction in per-deal funding time

50 loans

Funded end-to-end in a single 4-hour window by a single funder

60-90 min

Funding turnaround time from deal receipt to funded



Team scaling indirect volume without adding headcount



Document-to-document validation runs against every field on every file, cited to the source



Human oversight maintained on every funding decision

Background

A few months ago, Ayesha McFarlin would end her day well past her defined work hours and see the next day's deals already waiting for her. Today, she's connecting with dealers and cross-training new team members to take on more complex work. What's changed? Saris.

For any credit union looking at their back-office lending operations, the real question is:

What can a funder do with the hours the AI gives them back?

Where AmFirst started

By early last year, AmFirst was running historic indirect volume. Patrick Wiginton, Director of Lending Services, hired a third full-time funder to keep the queue moving. He knew this was a stopgap; the auto market regularly fluctuates, and adding another funder to survive a peak means the team is overstaffed in a dip.

Before Saris, Ayesha, the team lead and fastest funder on the team, pulled 25 to 30 deals in the morning, spent until two in the afternoon on document review, then moved into MeridianLink to input and fund. On the best day she cleared 45 deals.

Most of the day was stare-and-compare. Every VIN on the title application had to match every VIN on the sales contract, the insurance binder, and every back-end product form. The borrower's name and date of birth had to match

across every document that asked for them. A miss caught in the downstream QC audit costs the credit union hours in cleanup and, sometimes, a title problem the member finds out about when they try to register the vehicle.

"That's the most time-consuming part," Ayesha said. "Making sure all the documents have the same information. A different address on one than another. A different name on one than the other."

— Ayesha, Team Lead | AmFirst

Even when the work went perfectly, it felt tedious and unforgiving. Ayesha called it "nerve-wracking."

Why the usual answers did not work

Patrick did his due-diligence before Saris was in the picture. He talked to the vendors AmFirst already used, mapped out the appropriate use case, and looked at what peer institutions were doing. He learned that automation layered on top of a manual process was still ultimately a manual process, and outsourcing moved the work around rather than reducing it.

"It was going to be a band-aid to get us to the next level," Patrick said. "One that I really didn't want to take."

The cost of doing nothing was the deciding factor. Every quarter AmFirst held pace by adding headcount, the credit union locked in an operating cost that would not flex with the market. Saris came to the table through another AmFirst department, and Patrick joined the call.

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From the first call, I had a vision based on what the Saris team said the capabilities were. To this point, they have far exceeded that vision. It has been a game changer.

— Patrick Wiginton, Director of Lending Services | AmFirst

What actually changed

Ayesha was the fastest funder on the team before Saris. Her per-deal time was 10 to 12 minutes at best on a clean file, 15 or more on a complex one. Since Saris went live, her per-deal time is now around 4.

On a recent Monday, Ayesha ran her full end-to-end funding workflow, MeridianLink review through Saris document validation through booking, across 50 loans between 11 in the morning and 3 in the afternoon. In just four hours, Ayesha alone funded fifty deals!

Accuracy moved in parallel with speed. The document-to-document validation that used to depend on a human eye now runs against every field on every file, cited to the source. The credit union stops paying for errors twice, once in the funder's manual review and once again when a missed VIN surfaces in the QC audit.

While the efficiency gains were expected, an unexpected benefit is in the team's morale. Even on the busiest day Ayesha had since going live with Saris, she went home without feeling tired.

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"I didn't feel exhausted at the end of the day," Ayesha told Patrick.
"Even though I funded one and a half times what I probably would have, I left feeling great."

— Ayesha, Team Lead | AmFirst

What the hours back unlock

Ayesha's list of what she wants to take on next is where the story stops being about time savings and starts being about real organizational impact.

She wants to go on-site to the dealerships that generate the most rework. AmFirst's unable-to-fund queue is a persistent drag on the team's time, and Ayesha's read is that a few dealer-specific process fixes would drain it. She wants to take over auditing from the credit department and build out cross-training so the newer funders can absorb more complex work.

The bigger opening is one Patrick has been eyeing. The Credit Union Act change opens a statewide growth path

for AmFirst, and with it, an entirely new dealer network to sign up. What Patrick can now credibly promise a new dealer is something the indirect market rarely delivers.

"We're going to fund you within 60 to 90 minutes of receiving the deal," Patrick said. "That's unheard of in this space. And the dealer gets a notification at 8:30 in the morning that the deal is already funded. They're going to say, wow, they're doing something different over there."

— Patrick Wiginton, Director of Lending Services | AmFirst

What Patrick tells his peers

Patrick now meets with peer credit unions considering Saris and other AI solutions. His advice: "Start small."

"Start with something you're comfortable with, especially if you're nervous about AI. Doc review is a great place to start because you're not making system changes. Then build from there."

His second piece of advice is about the vendor question. Off-the-shelf tools are easier to picture but harder to grow with. Saris is a partnership, which means the

institution needs a clear view of its own pain points and its own vision for where the workflow should end up.

"You have to have some of that foresight," Patrick said. "You have to know what your pain point is and how you want it solved."

His last piece of advice is about pace, and it is the piece worth reading twice for any credit union leader still weighing whether to move this year.

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— Patrick Wiginton, Director of Lending Services | AmFirst

What Saris runs at AmFirst

Saris runs the document-to-document and document-to-system validation for AmFirst's indirect auto funding workflow.

Every file in the ready-for-fund queue is validated against AmFirst's policy. Fields are cross-checked across every required document, while exceptions surface to the funder with source citations. The funding decision always stays with the human.

About Saris

Saris is an agentic AI workflow platform for credit unions and banks. The platform's AI agents are trained on each institution's specific systems and processes, integrate with the core banking and lending platforms institutions already use, and operate under human oversight.

For more information: saris.ai

