

# Southwest Financial Federal Credit Union Taps Appli to Guide Members Through the Pre-Application Lending Experience

*Kroger-affiliated credit union selects new market entrant's AI-powered calculator to help members better understand their borrowing options*

SALT LAKE CITY, UT, UNITED STATES,  
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EINPresswire.com/ -- Appli, a provider of artificial intelligence-powered financial calculators, today announced that Dallas-based Southwest Financial Federal Credit Union has selected its AI-powered financial calculator solution to better serve its members.



## Southwest Financial Experience Better Banking

Southwest Financial Federal Credit Union selects Appli

Southwest Financial Federal Credit Union (FCU), which began as Kro-Dal Federal Credit Union in 1962, serving Kroger associates and their families, will implement Appli's financial calculators to give members better insight into their borrowing options before applying for loans.



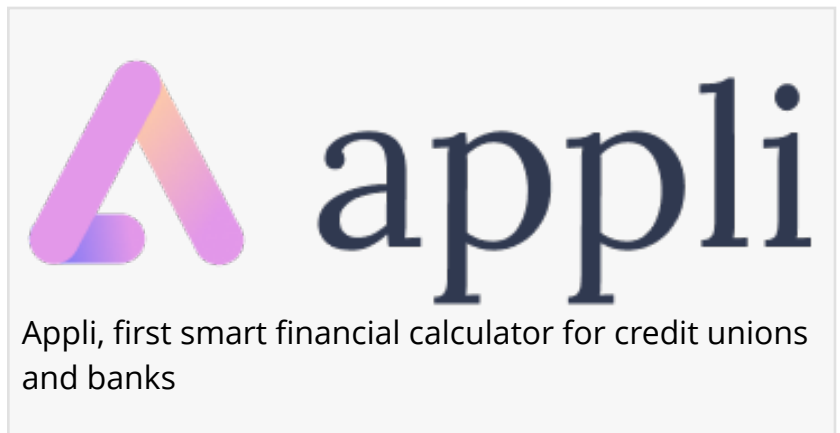
With traditional lending calculators, members input info but don't get the full picture. Appli will help educate our members in a natural, non-intrusive way about their actual lending possibilities."

*Melanie Kennedy, President,  
Southwest Financial FCU*

"We wanted to give our members the opportunity to self-educate about their lending options in a safe environment," said Melanie Kennedy, President of [Southwest Financial FCU](#). "With traditional lending calculators, members input their information but don't get the full picture. Appli's solution will help educate our members in a more natural, non-intrusive way about their actual lending possibilities."

The credit union, which now operates as a fully digital institution serving the Kroger community and hundreds of partner organizations, sees Appli's AI-powered calculator as a way to build member confidence and improve the lending process.

"What impressed us about Appli's approach is how the technology provides real guidance," Kennedy added. "If someone might have challenges getting approved, the system explains why and suggests specific steps they can take to improve their situation. Then, when they talk to our team, we can build on that education they've already received."



"We're honored to partner with Southwest Financial FCU to help them better connect with potential borrowers online," said Tim Pranger, CEO of Appli. "Having worked with their team over the years, we know how deeply they care about member education. They've built their reputation on helping members make informed financial decisions, and that aligns perfectly with what we're building at Appli. When established institutions like Southwest Financial see the value in our approach to lending guidance, it tells us we're on the right path."

Kennedy noted that the credit union sees numerous possibilities ahead with the Appli platform. "While we're starting with the lending calculator, there are so many capabilities for the future. We're excited to grow with Appli and help shape where this technology can go."

For more information about Appli and its smart financial calculator for lenders, visit [www.hiappli.com](http://www.hiappli.com).

#### About Appli

Appli, founded in 2024 by POPI/o co-founder Tim Pranger, provides AI-powered financial calculators that help lenders and member service representatives create personalized, engaging shopping experiences for financial products. By combining real-time analysis with generative AI, Appli's tools boost customer confidence and increase conversion rates for financial institutions.

#### About Southwest Financial Federal Credit Union

The Southwest Financial journey began in November 1962 as Kro-Dal (Kroger-Dallas) Federal Credit Union. Today, Southwest Financial continues to serve the Kroger community while adding hundreds of other partner organizations as well.

Steve Jensen

Surge PR

Steve@surge-pr.com

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