

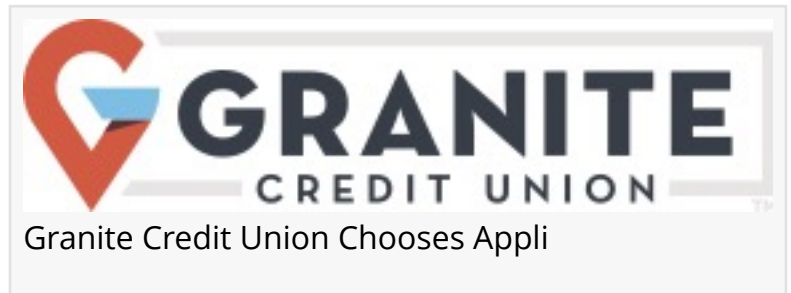
# Granite Credit Union Selects Appli to Modernize Digital Lending Experience

*Utah-based credit union implements AI-powered calculator to guide members through loan pre-qualification process*

SALT LAKE CITY, UT, UNITED STATES, February 11, 2025 /EINPresswire.com/ --

Appli, a provider of artificial intelligence-powered financial calculators, announced

that Granite Credit Union has selected its financial calculator solution to improve the digital lending experience for its members.



"In our market, which is very credit union-heavy, staying competitive technologically while maintaining our focus on member service is crucial," said Garrett Laws, chief lending officer at Granite Credit Union. "Financial calculators are often the first step in a member's lending journey, but traditional calculators provide limited value. Appli's guided experience gives members the confidence to move forward with applications while helping those who might not initially qualify understand their path to approval. Even if someone isn't ready for loan approval today, being able to show them a path forward aligns perfectly with our mission of helping people be confident in their financial future."

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*Garrett Laws, Chief Lending Officer, Granite Credit Union*

Granite Credit Union will implement Appli's technology to

help members better understand their borrowing options and loan qualification potential before submitting formal applications. Starting with auto loans, including its unique "[vanishing rate auto loan](#)" program that rewards members with rate discounts for consistent on-time payments, the credit union plans to integrate the calculators throughout its digital presence – from its website and online banking portal to new member onboarding communications. Future phases will expand to personal loans and credit cards, with plans to explore mortgage and business lending applications.

"Granite Credit Union is a perfect example of the innovative, member-focused approach we

designed Appli for," said Tim Pranger, CEO of Appli. "Their commitment to serving diverse communities and helping members build financial confidence through technology makes them an ideal partner as we continue expanding our platform's capabilities."

#### 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. For more information about Appli and its smart financial calculator for credit unions, visit [hiappli.com](https://hiappli.com).

#### About Granite Credit Union

Founded in 1935, Granite Credit Union serves over 35,000 members and has just over \$800 million in assets. Committed to helping members achieve their financial goals, Granite Credit Union offers a variety of financial products and services, including competitive rates, flexible lending options, and personalized financial guidance. With a vision of "always there... so you can make life happen," the credit union strives to empower members with the tools and support they need to succeed financially. Members enjoy access to secure mobile banking services, online tools, and personalized in-branch assistance at locations across Utah. Granite Credit Union is dedicated to making a positive impact in the communities it serves through financial education, trusted relationships, and exceptional service. Granite Credit Union is always there... so you can make life happen. Learn more at [granite.org](https://granite.org).

Steven R. Jensen

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