

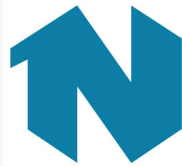
First Northern Credit Union Selects Appli to Modernize Member Lending Experience

Chicago-based credit union implements AI-powered calculators to provide more accurate loan guidance for members

SALT LAKE CITY, UT, UNITED STATES, August 28, 2025 /EINPresswire.com/ -- Appli, a provider of artificial

intelligence-powered financial

calculators, today announced that First Northern Credit Union has selected its calculator platform to improve how members explore borrowing options online.



First Northern Credit Union
Leading the Way

First Northern Credit Union Selects Appli to Modernize Member Lending Experience

"I've been searching for better calculators for years because our existing ones were good enough, but not great," said Beth Small, Director of Marketing at First Northern Credit Union. "What impressed me about Appli was the team's willingness to work with us on exactly what we need. Our previous vendor had what they had and that was it, but Appli listens to our goals and adapts the calculators accordingly. Tim and team are building them out based on feedback from credit unions instead of just saying 'this is what we have, take it or leave it.'"

“

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Beth Small, Director of Marketing, First Northern Credit Union

First Northern Credit Union, which has been working with the same calculator provider for more than five years, wanted a more modern solution with better backend

support and additional calculator options. The credit union plans to launch Appli's calculators in September.

Small particularly values how Appli's system provides realistic payment quotes based on members' actual credit situations rather than showing only the credit union's best rates. "With our current calculators, someone might see they qualify for an \$850 monthly payment on a \$40,000 car, but when they apply, they learn their actual payment is \$1,200 because they don't qualify for our best rate," Small explained. "Appli's AI helps give people a near-precise, realistic picture upfront, and if they don't like what they see, at least they understand why the rate or

payment looks different than they expected."

"Working with Beth has been great because she knows exactly what her members need," said Tim Pranger, Founder and CEO of Appli. "She's been in this industry for 20-plus years and understands that members deserve honest answers about their borrowing options. That's the whole reason we built a smarter solution – to give people realistic information they can actually trust."

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.

About First Northern Credit Union

Founded in 1964, First Northern Credit Union serves members throughout the Chicago metropolitan area with a full range of financial services including competitive lending, deposit products, and member-focused banking solutions. The credit union is committed to providing modern, convenient services while maintaining the personal touch and community focus that defines the credit union difference. Learn more at firstnortherncu.org.

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