

Small Credit Unions, What Difference Do They Make?

Helping Avoid CRAZY insurance cost increases. By Matt Roberts, Collections Manager

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Last month, while processing a routine homeowner's insurance payment for a member, something immediately caught my attention. Her annual premium—usually just under \$1,000—had suddenly jumped to nearly \$3,500.

At some big bank, this increase would have gone completely unnoticed, because they run escrow payments through automated systems. Those systems simply pay whatever amount is billed, adjust the escrow shortage, and pass the increased cost onto the member—often without explanation or warning.

But at a smaller, member-focused credit union like ours, we do things differently.

Since we don't use automated systems for escrow processing, I personally reviewed the bill before submitting the payment. When I saw the nearly 250% increase, I paused. Something didn't feel right, and I knew this could have a significant financial impact on the member's budget.

Instead of just paying it, I picked up the phone. I called the member and explained that her insurance premium had tripled. I let her know that she might want to shop around or contact her insurer to verify the increase before we moved forward. She genuinely had no idea her rate had gone up and told me she would look into it, immediately.

Yesterday, she came into the branch to thank me personally. She told me she was grateful that we took the time to reach out—something she said she knew a larger institution would never have done. I explained how at a big bank, the bill likely would have been paid automatically and her mortgage payment quietly increased. But because we're smaller and member-centered, we were able to intervene before it became a financial strain.

This incident is a perfect example of the value smaller credit unions bring to the table:

- **We pay attention to details that automation often misses.**
- **We take the time to look out for our members' best interests.**
- **We prioritize people over processes.**
- **We prevent problems instead of reacting to them later.**

Because we're small, we're able to slow down just enough to notice when something doesn't look right—and that allows us to protect our members' financial wellbeing in ways large institutions simply can't.

This wasn't just about catching a high insurance bill. It was about demonstrating what makes us different: genuine care, proactive service, and a commitment to doing what's best for the member every single time.