ZEST AI

Trusted AI-automated credit underwriting for smaller credit unions

For smaller credit unions (<100M in total consumer portfolio size*) serving socioeconomically diverse communities, it's even more critical to have tools that enable lending automation, transparency and confidence. Boost your underwriting efficiency, accuracy, and fair access to credit, simply, with Zest AI technology.

With Zest AI, your credit union can:

Make smarter lending decisions

Lend confidently down spectrum, underwrite thin files, and achieve better risk ranking especially in the middle tiers, while providing affordable credit to more members.

Zest AI technology provides accurate lending insights with more data and better math. Credit unions can see a 25% lift in approvals.[†]
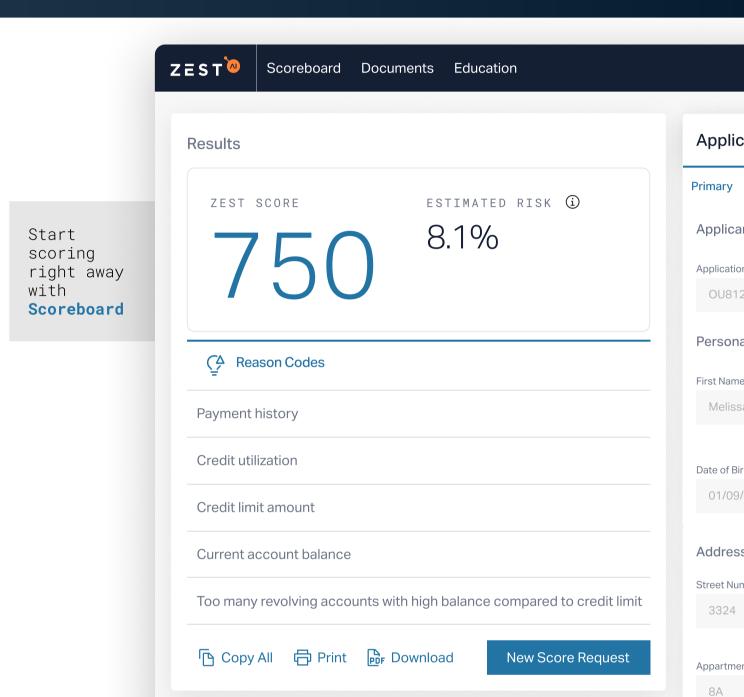
Deliver inclusive access to credit

Give all members a fair shot and truly help the underserved. With models optimized for both accuracy and fairness you can increase approvals across protected classes by 40%[†].

Do more with less, with powerful AI automation

Reduce manual reviews, be more competitive, and delight your members when you are able to decision in seconds.

Our small credit union customers experience a 60%[†] increase in efficiency on average.

*Total consumer portfolio includes personal, credit cards, and auto.
†Individual credit union results will vary.

Start scoring right away with **Scoreboard**

ZEST AI   Scoreboard   Documents   Education

Results

ZEST SCORE
750

ESTIMATED RISK ⓘ
8.1%

Reason Codes

Payment history

Credit utilization

Credit limit amount

Current account balance

Too many revolving accounts with high balance compared to credit limit

Copy All   Print   Download   **New Score Request**

Applic

Primary

Applican

Application
OU812

Persona

First Name
Melissa

Date of Bir
01/09/

Address

Street Num
3324

Appartmen
8A

swap risky for good borrowers and lift approvals by
25%
without added risk

increase approvals
40%
across protected classes

increase in efficiency on average
60%
for small credit unions

Powerful AI for Smaller Credit Unions

Smart models
Regional models are developed for superior statistical accuracy in risk-ranking borrowers, while preserving demographic differences that enable truly fair lending.

Simple to operationalize
No learning curve is required to adopt Zest AI across your lending organization. Scoring follows common industry benchmarks, and the intuitive Scoreboard app provides clear explanations for fast, confident underwriting decisions.

Fast time to value
With no technical integration or IT resources required, your credit union can start expanding access to credit safely, within a few weeks. Enhance your automation with seamless integrations into your lending ecosystem.

Compliant and transparent
Regulators have called Zest AI the "gold standard" of end-to-end model explainability. Zest provides comprehensive Model Risk Management (MRM) documentation and Fair Lending reporting to ensure regulatory compliance.

Support for your success
Zest AI is dedicated to the success of every credit union, large or small. Business reviews, ongoing access to our Customer Success experts, a dedicated resource center, and 24/7 technical support is included.

"As digital technologies continue to evolve our world, Desert Valleys is excited to partner with Zest AI to revolutionize our loan processes. Through Zest AI, Desert Valleys will be looking well beyond the credit score to see the entire member story while providing an expedited decision process. The simplicity and logic the model provides is going to help Desert Valleys serve our members and community today and into the future."

Eric A. Bruen,
President/CEO, Desert Valleys FCU

Trusted and mission-aligned

Since 2009, Zest AI has been innovating and perfecting AI credit underwriting technology. A CUSO since 2021, Zest has **over 100 credit union customers**, has partnered with the **credit union leagues**, is running **over 250 active models**, and is helping our customers better serve **over 13M members** across the country. Zest aims to make best-in-class AI underwriting technology available and accessible to **all credit unions**.

ZEST AI

Contact us to learn more

hello@zest.ai or visit us at zest.ai