# Creating a durable lending business for a changing world

## The Zest Effect

| | | |
|---|---|---|
| **39%** | **35%** | **32%** |
| CREDIT CARD APPROVALS AUTOMATED | AUTO LOAN APPROVALS AUTOMATED | PERSONAL LOAN APPROVALS AUTOMATED |
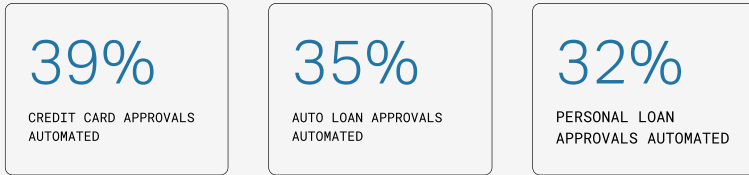
### Changing times call for agile innovation

Before looking into AI solutions, Clark County Credit Union automated a quarter of their loan decisioning. When the COVID-19 pandemic closed the Las Vegas strip down for months, they had to take prudent action and discontinue automating loan decisioning. Due to the changing climate and uncertain times, their leadership team knew they had to revamp some of their processes to adapt to an increasingly online world and provide a smooth experience for their members, even in turbulent times. They needed an agile tech partner that could increase automation within their risk tolerance, increase their accuracy, and help them serve more of their members without bias.

## Clark County Credit Union

**ASSETS**
$1.1B

**MEMBERS**
53k

LOS
**ORIGENCE**

**CREDIT BUREAU**
experian.

**PRODUCTS**
auto, credit cards, personal loans

ZEST

**Kickstarting their AI journey**

Clark County set out an initial plan to increase automation rates to 35% in their first quarter, getting back to and then surpassing their level of automation prior to COVID-19. As they become comfortable with the technology and results, they plan to incrementally increase automation rates. They've been able to reach their first goal with automated approval rates of 35% for auto loans, 32% for personal loans, and 39% for credit cards — surpassing previous capabilities. As they continue to see results and gain insights, they are working closely with the Zest team to optimize their policy and remove guardrails that will allow them to lend into middle and lower tiers without added risk.

**A bright future: going deeper with automation**

While integrating more automation into their lending process, Clark County Credit Union is incrementally working towards automating 80% of their decisioning with Zest AI. Their aim is to create a frictionless, automated lending experience, where members can apply or refinance loans at any time, and underwriters can spend their time more effectively on members who need it most. Working closely with the Zest team, they're able to meet these goals at their own pace as they continue on their path with AI.

> "Zest AI's integration and onboarding experience was phenomenal, bar none. Clark County Credit Union loved working with the customer success team — Zest worked hands on with us to align our strategic goals up with the machine learning model outputs, and we're excited to continue down this road together."
>
> **Josh Haldeman**
> **Chief Lending Officer**

**A trusted leader in AI automated underwriting**

Since 2009, Zest AI has been innovating and perfecting AI credit underwriting technology. A pioneer in the field, with over 350 models deployed, Zest aims to make best-in-class AI underwriting technology available and accessible to all credit unions.

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