

# The Start of the Zest AI Journey

## Delivering technology as a service

Experience success from the get-go

From the very beginning, Zest AI is invested in your credit union's success. Our seasoned Customer Success team aligns to your goals, develops and deploys the solution to meet your organization's needs, and supports your lending business every step of the way — from deployment to analytics, strategy, and compliance.

### Stanford Federal Credit Union: Supporting a university in the tech epicenter

Stanford FCU chose Zest AI to automate their lending process and provide a faster, quality experience for their tech-first members in the heart of Silicon Valley. But it wasn't just the technology that brought Zest to Palo Alto — it was the personalized experience, human touch and smooth integration process from Zest's Customer Success team that truly made the partnership stick.

### Getting the success team back together

When Melissa Palwick, VP, Consumer Lending Operations, joined Stanford FCU, she saw the perfect opportunity to bring the Zest solution and service she had experienced at her prior organization over to Stanford. She was also delighted when her previous Zest Success Team members were able to be a part of her initiative at Stanford. The team's consistent availability, personable approach, and ability to answer any questions — from their Chief Planning Officer to their underwriting team — set Stanford FCU up for success from the start.



LOCATION

Palo Alto, CA

ASSETS

\$4B

MEMBERS

87,000

CREDIT BUREAU



**"Our members expect us to have the latest technology in our interactions, and they innately want a fast experience. Zest AI allows us to keep up with our members' expectations and offer the best product that we can, quickly. That's huge."**

Melissa Palwick,  
VP, Consumer Lending Operations,  
Stanford FCU

## The success team's expertise is unmatched:

- **Over 70%** of the team has advanced degrees
- **Over 95%** of the data science team has PhDs and/or MS
- **Over 100 years** of total experience applying AI to underwriting

## Looking ahead: Automation all the way

With Zest's team and technology supporting them, Stanford FCU aims to increase their efficiency and automation, serving a larger spectrum of their member base — faster. That includes completely automating their card product, from application to issuance. To create an instant, touchless experience for their lending, Stanford and Zest will be partnering to optimize every part of the process, from analyzing the decisioning to streamlining the credit policy in order to maximize efficiency.

## Next steps in the Zest journey

Zest AI is here to support your credit union for life. Client-tailored business reviews, ongoing access to our Customer Success team, and 24/7 technical support is included.

## Trusted and mission aligned

Since 2009, Zest AI has been innovating and perfecting AI credit underwriting technology. A CUSO and pioneer in the field, with over 400 active models, Zest AI aims to make best-in-class AI underwriting technology available and accessible to all credit unions.



CONTACT US TO LEARN MORE  
[HELLO@ZEST.AI](mailto:HELLO@ZEST.AI) OR VISIT US AT [ZEST.AI](https://www.zest.ai)

**"Zest always acted as if we were their only customer. They put our needs first, including our ability to pass examinations, have explainable models, and truly understand the different elements within our model. Everything we asked for was always a yes — there was nothing overly complicated, everything was doable. We're so fortunate to work with our success team, who are responsive at any time of day and ensure our deadlines are being met."**

Melissa Palwick,  
VP, Consumer Lending Operations,  
Stanford FCU