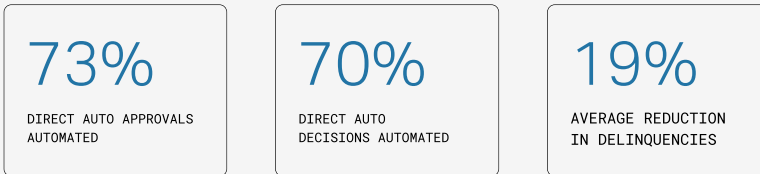


WSECU gets in the driver's seat with high-horsepower AI



The Zest Effect



Needing high-power, smart automation

Application volume was mounting, and so was the headcount — Washington State Employees Credit Union (WSECU) needed a solution that helped sustain their lending business growth in a **scalable, smart, and compliant** way. While their team grew, adding more underwriters and expanding into both direct and indirect auto lending, WSECU needed tools to help them keep up with the flow of applications, become more flexible, and ensure equitable outcomes.

WSECU leadership, along with the internal data analytics and insights team, looked for a partner that could build and deploy lending technology that's accurate, equitable, fast, and, most importantly, fully explainable and compliant. They discovered that Zest AI could deliver the tools they needed to see instant decisions, efficiency increases, and the capability to confidently decline loans with the appropriate, explainable adverse action codes.

Boosting the member experience with deeper insights

So far, WSECU has been able to automate **70%** of their direct auto decisions with Zest AI technology. After becoming comfortable with their direct auto performance, WSECU

Washington State Employees Credit Union

ASSETS

\$5.2B

MEMBERS

315K

LOS

meridianlink

CREDIT BUREAU

experian

PRODUCTS

Direct auto, indirect auto

began to decision indirect applicants with Zest and has been able to automate up to 40% of all applications in their first six months. They've experienced the biggest lift in instant approvals in middle and lower credit tiers, and have expanded access to affordable credit across all credit tiers.

For the more complex applications, or for the members who prefer a human touch, the WSECU underwriting team has been able to use Zest's insights to dedicate more time, resources, and accuracy to members. Zest AI's technology also provides tools for underwriters to see compensating factors in a risk assessment clearly and easily to help them advise the member, and improve their overall experience.

In addition to a lift in instant decisions and being a key tool for underwriters, WSECU experienced efficiency gains during their internal audit. Though audits can be tedious, Zest AI made the process painless with robust MRM and fair lending documentation.

Navigating the road ahead

WSECU is excited to continue down the AI-automated path, working towards pricing with Zest's lending insights and providing a fully automated experience, from decision to funding. As they continue to innovate their lending business, Zest AI provides the best AI expertise and a community of their peers to help them continue to optimize policies, remove guardrails to streamline their processes and think of ways to lend better across more portfolios.

"Zest AI helps us increase our automation and efficiency, but there will always be members that require a human touch. For those members, our underwriting team feels confident using Zest's insights as compensating factors and providing members with the full benefit of an accurate, inclusive assessment during manual review. Whenever an underwriter is needed, Zest AI's solution is still there for us, which is highly beneficial to our lending process"

Meaghan Brown
Director of Consumer Loan Operations

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.

