

The Start of the Zest AI Journey

Smart, inclusive, efficient

AI-automated underwriting for small credit unions

For smaller credit unions*, a reliable technology partner who fills resource gaps and invests in your credit union's success is crucial. Zest AI is ready to hit the ground running to boost your underwriting efficiency, accuracy, and fair access to credit — simply.

As an early adopter, Desert Valleys Federal Credit Union has already been experiencing meaningful changes in their first few months in going live with Zest AI.

Desert Valleys FCU: A small credit union with a big, AI-driven advantage

Desert Valleys FCU chose Zest to future-proof their lending process. With faster approvals, smarter decisions, and expanded access for their members, Desert Valleys can lend confidently and efficiently, while best serving their community.

In their early stages with Zest, their team witnessed:

- More accurate insights than the current industry standard
- Faster decisioning time
- Support and documentation that removed compliance and fair lending burdens
- In the first three months, Desert Valleys saw over **\$1M in loan growth**

Credit unions like Desert Valleys FCU can expect:

- 60% resource efficiency gains †
- 20% increase in approvals with no added risk †
- 40% increase in approvals across protected classes †



LOCATION

Ridgecrest, CA

ASSETS

\$64M

MEMBERS

5,000

CREDIT BUREAU



“With Zest AI, we saw this perfect opportunity to use powerful, analytical intelligence to make our lending process faster, provide smarter decisioning, and ultimately be able to provide credit to members that need it and were not qualified using the industry scoring model. We have already seen this proven already during our implementation and testing in many ways.”

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

Compliant and transparent

Regulators call Zest the “gold standard” of end-to-end model explainability. With our robust Model Risk Management (MRM) and Fair Lending documentation, credit unions like Desert Valleys quickly meet their regulatory and compliance needs, removing resource burdens and confidently assuring fair lending.

Smaller credit unions now have the ability to truly give members a fair shot, reduce manual reviews, and gain momentum with trusted AI-automated underwriting geared towards their needs.

Next steps in the Zest journey

Long after onboarding, Zest AI is invested in your credit union’s success. Business reviews, ongoing access to Zest AI’s expert Customer Success team, and 24/7 technical support is included.

Within a few weeks, your credit union can start confidently expanding access to credit and automating lending decisions, with little to no IT resources required.

*SMALLER CREDIT UNIONS ARE DEFINED AS HAVING \$100M IN TOTAL CONSUMER PORTFOLIO OR LESS.

*TOTAL CONSUMER PORTFOLIO INCLUDES PERSONAL LOANS, CREDIT CARDS, AND AUTO.

†BASED ON PRELIMINARY MODEL RESULTS. INDIVIDUAL CREDIT UNION RESULTS MAY VARY.

“Zest AI brought an incredible amount of data-driven analytics to support our compliance with the Fair Credit Act. We knew we were compliant, but there’s a big difference between saying you’re doing it right and having the documentation that you’re doing it right. Zest gave us incredibly comprehensive reporting and documentation that instilled confidence and lessened the compliance burden, which is huge for smaller credit unions.”

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 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 OR VISIT US AT [ZEST.AI](https://www.zest.ai)