

# Going All In on AI



## The Zest Effect

70%

OF ALL CONSUMER LENDING  
DECISIONS AUTOMATED

70%

OF AUTO DECISIONS  
AUTOMATED

80%

OF PERSONAL LOAN  
DECISIONS AUTOMATED

80%

OF CREDIT CARD  
DECISIONS AUTOMATED

### Striving for excellence and challenging the status quo

Since 1966, All In Credit Union has grown exponentially. Its innovative and member-first approach has allowed the credit union to consistently rank among the best in the US by Bauer Financial. In 2021, All In wanted to continue this excellence by delivering faster, smarter decisioning for its members, but could no longer confidently rely on generic credit scoring models.

The lending team wanted to expand, but they needed a reliable partner that could guide them through change management and create a more efficient process. Partnering with Zest AI in 2021, All In Credit Union is a pioneer in adopting AI-automated underwriting technology. Today, it sets the standard for automation and efficient lending decisions.

### Driving automation, performance optimization, and flexibility

For All In, building trust in Zest AI's automated underwriting technology had a measurable impact on their entire lending process. Throughout their partnership with Zest AI, the team has worked to adjust policy cutoffs and guardrails to create a touchless, efficient, and accurate lending process, leading to **70%** of all consumer lending decisions being automated.

### All In Credit Union

ASSETS

\$2.7B

MEMBERS

190k

LOS



CREDIT BUREAU

**EQUIFAX**

PORTFOLIOS LIVE

auto, credit card, personal loan

With these more accurate insights and streamlined decisioning automation, All In expanded the use of Zest AI's technology and incorporated it into their front-end marketing efforts with another partner, WithClutch. By using these deeper borrower insights, they can more effectively pre-qualify and cross-sell loans through WithClutch's digital loan application and onboarding experience. This allows All In to increase their look-to-book and provide members with a painless loan application experience.

The flexibility and consistent support from the Zest AI team has allowed All In to easily move forward with process and technology changes, such as switching its LOS to Sync1. Zest AI was able to seamlessly move from one LOS to another with little lift needed from All In.

### Innovations on the horizon

As All In continues its tech-forward approach to lending, the team is continuously looking for new ways to adopt AI to streamline and optimize the lending process. These innovations include:

- **Zest Protect**, Zest AI's application fraud prevention technology
- **Zest Lending Intelligence** reports, granting All In even deeper insights into loan performance and credit migration
- **LuLu**, Zest AI's customized generative AI solution that provides proactive insights for operational and strategic lending questions, delivers competitive intelligence, and more.

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"From the beginning of our partnership, Zest AI has been wonderful to work with. In addition to the day-to-day support we receive from their team, their technology allows us to approve loans we wouldn't have approved before. From making policy suggestions to proactively finding ways to optimize our processes, their commitment to our goals helps us find ways to make better decisions and better serve our members."

**Todd Peeples,**  
**SVP Sales and Lending, All In Credit Union**

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### Trusted and mission aligned

Since 2009, Zest AI has been innovating and perfecting AI lending technology. A US-based CUSO and pioneer in the field serving over \$0.5T in assets, Zest AI aims to make best-in-class AI available and accessible to all credit unions.