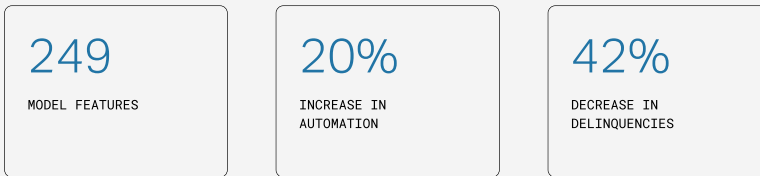


Pioneering AI technology for small credit unions



The Zest Effect



A small credit union that innovates big-time

Trius Federal Credit Union may be a small credit union, but the leadership team prides themselves on leading the way with technology and innovation. In fact, according to a [PYMNTS](#) study, “**17%** of CUs with less than \$1 billion in assets are top innovation performers, versus **13%** of CUs with more than \$5 billion in assets.” Trius FCU is certainly among the very top performers—with a host of technology to serve their members. From retina-scanning ATMs to member-facing chatbots, Trius FCU is no stranger to AI. Adopting AI-powered automated underwriting was the logical next step in their journey to stay competitive in a market crowded with banks and large credit unions.

Trius recognized that in order to compete effectively, it needed to deliver faster, more accurate lending decisions for its members. As a smaller lender, it faced challenges with higher delinquency rates and needed more accurate decisioning. Trius was also not automating any loan applications prior to deploying Zest AI solutions, slowing down the application process and creating inefficiencies.

Mission-aligned and ready to integrate

Trius FCU knew it wanted a partner that shared its passion for helping members and could easily integrate with its LOS, Origence. Zest AI’s hands-on support, mission-driven approach, and ability to seamlessly and quickly implement its technology into Trius’s lending ecosystem laid the foundation for a strong partnership. Within three months, Trius FCU was fully integrated and ready to auto-decision loan applicants.

Trius Federal Credit Union

ASSETS

\$130M

MEMBERS

16K

LOS

ORIGENCE

CREDIT BUREAU

EQUIFAX

PRODUCTS

auto loan, personal loan, credit card, LuLu

Leveling the playing field for small credit unions

In the 14 months since partnering with Zest AI, Trius FCU has automated **20%** of all consumer lending decisions so far, bringing speed and precision to their process. It has been able to serve more members at once without needing additional staff, giving Trius FCU a competitive edge with other financial institutions in the area.

The underwriting team incorporates Zest AI's insights into their decisioning process, allowing for cross-sell opportunities and the ability for members to receive impactful loan decisions same-day. In the same time period, loans decisioned with Zest's AI underwriting solution have been performing better, decreasing Trius' delinquency rate from **1.72% to 1%**.

Maintaining the AI momentum

As Trius FCU continues to increase their comfort level with AI and automated decisioning, it is also exploring fraud detection solutions and implementing Zest AI's GenAI tool, **LuLu**. With LuLu, Trius FCU is able to instantly access industry and internal knowledge, such as industry data and compliance information. The leadership team can be more strategic, comparing Trius FCU with other financial institutions in the state and finding where they can make their own processes more efficient.

"We've had so many say to us, 'you are such a small credit union, but you act like a big one.' That's because we adopt cutting-edge technology like Zest AI's. It levels the playing field for everyone, improving our ability to reach members amidst a competitive lending environment. I'm most excited to adopt enhanced features like generative AI lending intelligence and AI fraud prevention technology to further our ability to serve members and remain a leader in credit union technology."

**Amy Schade, SVP of Lending
Trius Federal Credit Union**

Proven AI for a thriving lending ecosystem

Since 2009, Zest AI has been innovating and perfecting AI lending technology. A US-based technology as a service company, and pioneer in the field serving over \$5.6T in assets, Zest AI aims to make best-in-class AI available to FIs to help broaden access to equitable lending.