

Faster credit decisions lead to better member experiences

Achieving loan growth through quicker decisions and better experiences

A large regional credit union in the southeast United States was looking to expand its member base. To attract new members, VyStar Credit Union sought to provide greater access to affordable credit and a better loan experience. With new leadership at the helm, the Florida-based credit union looked to leverage new technology to **lend more money to more members swiftly and safely**.

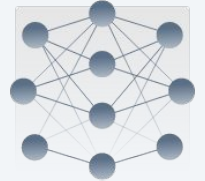
VyStar executives knew improving back-end processes and implementing efficient, streamlined credit decisioning could have a large impact on member experience, as well as net loan growth. But in order to win over new members and extend more credit, they needed a technology solution that would **transform their underwriting**. In Zest AI, VyStar found the perfect partner to help the credit union adopt innovative **AI-driven lending** and achieve their goals.

Zest's Model Management System built a new credit card model using over 500 variables, helping to **improve risk assessment accuracy with deeper insights into new potential borrower populations**. This increased confidence in raising thresholds for auto-approvals, resulted in a 22% increase in portfolio approvals while holding risk constant. According to estimates, this represents \$40 million in new credit VyStar is now able to offer current and potential new members.

In addition to extending more affordable credit to more Floridians, VyStar worked with Zest to **effectively deploy their credit model**, satisfying business and IT requirements. Using Zest's flexible integrations to return scores directly within their loan origination system, VyStar now delivers credit decisions in a fraction of the time it used to take, ultimately leading to faster, smoother member experiences.

AI Advantage

More data, better math, and smarter software delivers better results for every lending objective.



22%

Increase in portfolio approvals, while holding risk constant

\$40M

In new credit that will be issued every year (management estimates)

“What really excites us is the opportunity to offer instant decisions, better pricing, and personalized service to our members through our partnership with Zest.”

Jenny Vipperman
Chief Lending Officer

