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**Enhancing Lives with More Credit: Northern Hills Federal Credit Union Goes Live with Scienaptic’s AI-Powered Credit Decisioning Platform**

*Credit union is approving more loans to members and streamlining lending processes*

**NEW YORK – Dec. 13, 2021 –** [Scienaptic AI](https://cts.businesswire.com/ct/CT?id=smartlink&url=https%3A%2F%2Fwww.scienaptic.ai%2F&esheet=52379330&newsitemid=20210216005283&lan=en-US&anchor=Scienaptic+AI&index=1&md5=63a512849efce9701b68a97af177db96), the world’s leading AI-powered credit decision platform provider, announced that [Northern Hills Federal Credit Union](https://cts.businesswire.com/ct/CT?id=smartlink&url=https%3A%2F%2Fwww.northernhillsfcu.org%2F&esheet=52379330&newsitemid=20210216005283&lan=en-US&anchor=Northern+Hills+Federal+Credit+Union&index=2&md5=b3c00ecad55b22cfdfdd9496ccaa7a7c) has completed deployment and is now live on its platform. This deployment is enabling Northern Hills FCU to use AI to make sharper credit decisions and assist members with more credit.

Northern Hills FCU is a member-owned financial institution, serving members for 70 years. Northern Hills FCU has one simple philosophy – people helping people to improve the financial state of each of its members. Through Scienaptic’s AI-enabled credit underwriting platform, credit access for Northern Hills FCU members will be further enhanced. Using Northern Hills’ historical loan data, and incorporating other member data through alternative data sources, the AI platform is providing quicker, smarter decisions.

“We are very excited to be live on Scienaptic’s AI-powered credit decisioning platform,” said Floyd Rummel, Chief Executive Officer at Northern Hills Federal Credit Union. “In today’s digital world, members do not wish to fill out applications and wait a day or two to find out whether they've been approved or not. Going live with Scienaptic’s AI gives us the ability to provide instant and better credit decisions for every single member we serve. It is empowering our member-owners with more credit, enhancing their lives, and reinforcing our commitment towards the financial well-being of all members.”

Pankaj Jain, President of Scienaptic, said, “Northern Hills Federal Credit Union is a role model for AI adoption in credit unions. We are pleased to be a partner in their innovation journey to increase credit approvals for their members.”

**About Scienaptic AI**

Scienaptic is on a mission to increase credit availability by transforming technology used in credit decisioning. Over 150 years of credit experience is embedded in Scienaptic's AI native credit decision platform. Our clients across banks, credit unions, fintech, and other lenders use the platform to constantly improve the quality of underwriting decisions. This enables them to say ‘yes’ to borrowers more often and faster.

The platform is used by lenders with assets exceeding $100 billion, enabling them to process over $22 billion in credit decisions, benefitting over 2 million credit union members and millions of borrowers across banks, autos, and online lenders.

For more information, visit [www.scienaptic.ai](https://cts.businesswire.com/ct/CT?id=smartlink&url=http%3A%2F%2Fwww.scienaptic.ai&esheet=52379330&newsitemid=20210216005283&lan=en-US&anchor=www.scienaptic.ai&index=4&md5=a53fe239c5dddd3e999e9b53c2a1baef).

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