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**Bethpage Federal Credit Union To Go Live With Scienaptic’s AI-Powered Credit Decisioning Platform**

*Initial tests show potential for 70-90% increase in automated decision-making and double-digit increases in credit approvals for card and auto portfolios*

**NEW YORK – Feb. 28, 2022** – Leading global AI-powered credit decision platform provider, [Scienaptic AI](https://www.scienaptic.ai/) announced that [Bethpage Federal Credit Union](https://www.bethpagefcu.com/) is planning to implement its AI-powered credit decisioning platform. This deployment will enable the credit union to make faster, smarter credit decisions to increase loan approvals and support the financial goals of its members.

Bethpage Federal Credit Union is a premier financial institution committed to enriching the lives of its members, employees and the communities it serves for over 80 years. Serving over 400,000 members every day, Bethpage is the largest credit union in the Northeast region, as well as 14th largest in the nation. By leveraging Scienaptic’s AI-powered credit underwriting platform, the credit union will be able to extend more credit access to its current members, as well as reach more potential borrowers.

“Just like when we first opened our doors for Grumman employees in 1941, we’re keeping our promise to continuously meet the changing needs of our members,” said John Witterschein, Vice President, Consumer Credit, Bethpage Federal Credit Union. “The move to Scienaptic's AI platform will increase credit access for members, enhance member experiences and enrich their lives through innovative credit products. Initial tests show promising results in terms of approval rates and instant decisions, in line with our vision of being a trusted financial partner committed to excellence.”

"We are excited to be working with the innovative team at Bethpage Federal Credit Union,” said Pankaj Jain, President, Scienaptic. “Our motto has always been to transform lives and this partnership will do just that for the members of Bethpage Federal Credit Union. Our AI will empower more loan approvals, provide personalized member decisions and expand its member base, without increasing risk.”

**Bethpage Federal Credit Union**

Bethpage Federal Credit Union is a premier community financial institution committed to enriching the lives of its members, employees and the communities it serves for the past 80 years. Bethpage is the largest credit union in the Northeast Region, and the 14th largest in the nation.

As a not-for-profit credit union, Bethpage is committed to its members and the communities it serves. In addition to giving back to its members in the form of great rates and low fees, the Bethpage Cares program invests heavily in local, high-impact community programs that serve with an eye towards creating better communities through diversity, equity, inclusion and belonging.

Named a *Forbes* “Best Place to Bank in New York,” the fifth “Best Company to Work for in New York State” by the New York State Society for Human Resources Management and a Glass Door Top Place to work for Small & Midsize companies in the US, Bethpage is a federally chartered credit union, available to people nationwide who open a $5 dollar membership account. Bethpage offers a robust digital platform that allows members to bank from anywhere. Bethpage is a part of the national CO-OP network that gives members access to their accounts at over 30,000 free ATMs and 5,000+ shared branches across the U.S. As a financial cooperative, Bethpage offers the best-in market rates, lowest fees and world-class service, plus a full menu of personal and commercial financial services. For more information on Bethpage’s robust portfolio of banking, borrowing, and investment services, visit [www.lovebethpage.com](http://www.lovebethpage.com) or call 1-800- 628-7070.

**About Scienaptic**

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 two million credit union members and millions of borrowers across banks, auto and online lenders. For more information, visit [www.scienaptic.ai](http://www.scienaptic.ai).

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