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**Heritage Financial Credit Union Taps Scienaptic to Optimize Stronger, AI-Powered Credit Decisions and Enhance Member Financial Well-Being**

**NEW YORK – June 7, 2021** – Leading global AI-powered credit decision platform provider, [Scienaptic AI](https://www.scienaptic.ai/) announced [Heritage Financial Credit Union](https://heritagefcu.com/) has chosen to implement the company’s AI-powered platform to enhance its credit decisioning and strengthen financial options for its members.

Founded in 1940, Heritage Financial Credit Union is a member-owned, not-for-profit financial institution serving in and around the Hudson Valley communities for over 80 years. As an organization, Heritage Financial is focused on the financial well-being of its members, offering best-in-class financial products and services as well as an online banking platform that allows their membership to bank from the comfort of their preferred digital device.

"Empowering and supporting the financial growth of our members, both current and prospective, is something we hold in high regard and anything we can do to help enhance their experience is vital," said Michael Ciriello, President and CEO at Heritage Financial Credit Union. "With Scienaptic, we can increase loan approval rates, reduce decision times and offer credit to more potential members, helping them to better achieve their financial goals."

“We are excited to partner with Heritage Financial, helping to empower the credit union’s credit decisioning and availability for its members,” Pankaj Jain, President of Scienaptic. “Scienaptic's unique, adaptive AI will help enhance the institution’s credit strategies, increasing approvals and deepening member experience.”

**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. For more information, visit [www.scienaptic.ai](http://www.scienaptic.ai).

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