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**Northern Credit Union Now Live On   
Scienaptic’s AI-Powered Credit Decisioning Platform**

*More member approvals and better member experience for auto and loan portfolios*

**NEW YORK – Feb. 14, 2022** – Leading global AI-powered credit decision platform provider, [Scienaptic AI](https://www.scienaptic.ai/)announced that deployment of its platform at [Northern Credit Union](https://www.mynorthern.com/) is now live. This deployment will enhance and augment Northern Credit Union’s credit decisioning and underwriting capabilities for new and prospective members.

Founded in 1955 by a group of New York Air Brake employees, Northern Credit Union serves more than 36,000 members through nine Relationship Center locations across the North Country and a comprehensive online and mobile banking program. Throughout its history, Northern Credit Union has helped its members by providing the financial services, resources and education they need to achieve their financial goals. From its beginning and far into its future, this has been and will remain Northern Credit Union's foremost commitment.

“As an organization that aspires to be the recognized standard of excellence in all our markets, we humbly embrace the higher expectations and responsibility to continuously improve for the betterment of our members,” said Dan St. Hilaire, CEO at Northern Credit Union. “Northern is blessed to have partnered with a forward-thinking organization whose mission, vision and culture, uniquely aligns with ours. Working with Scienaptic has been effortless, educational and a whole lot of fun! Our collaborative success will be premised on this foundational advantage. We are excitedly eager to release our pent-up excitement for the profound impact this platform will surely have on the financial well-being of our members and organization.”

"We are driven to improve the financial lives of members Northern Credit Union serves through credit empowerment and personalized decisions,” said Pankaj Jain, Co-founder and President of Scienaptic. “In our shared passion to WOW members and exceed their expectations, we feel privileged that our AI is increasing credit access and supporting Northern Credit Union members in fulfilling their dreams.”

**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 [http://www.scienaptic.ai](https://www.scienaptic.ai/).

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