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**Enhancing Lives With More Credit: Northern Hills Federal Credit Union Selects Scienaptic’s AI-powered Credit Decisioning Platform**

*Credit union expects to approve more loans to underserved members and streamline lending processes*

**NEW YORK – Feb. 16, 2021** – [Scienaptic AI](https://www.scienaptic.ai/), the world’s leading AI-powered credit decision platform provider, announced the deployment of its platform at [Northern Hills Federal Credit Union](https://www.northernhillsfcu.org/). This deployment will enable Northern Hills FCU to use AI to make sharper credit decisions and assist members – especially the financially stressed ones during economic recovery and beyond.

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.

“We are very excited to deploy Scienaptic’s AI-powered credit decisioning platform,” said Floyd Rummel, Chief Executive Officer at Northern Hills Federal Credit Union. “The use of Scienaptic’s adaptive AI will help us provide better loan decisions for every single member we serve. It will empower our member-owners with more credit, enhance their lives, and reinforce our commitment towards the financial well-being of all members.”

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

**About Northern Hills Federal Credit Union**

Northern Hills Federal Credit Union is a Not-for-Profit Financial Cooperative serving those who live in, work in, worship in or attend school in Meade, Butte, Pennington and Lawrence Counties, SD. In the early days, it served only the employees of Ft. Meade Veterans Administration Hospital. In 1985, the credit union moved into a facility in Sturgis at First & Main Streets, where it is still located today. Since then, it has expanded its presence to Deadwood, Spearfish and Belle Fourche, SD. With 70 years of experience serving members, it is proud of its strength, stability, and history as a member-owned financial institution. For more information, visit <https://www.northernhillsfcu.org/>.

**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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