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**Texas Bay Credit Union Collaborates With Scienaptic To Leverage Its   
AI-Powered Platform For Enhanced Credit Decisioning**

**NEW YORK – Jan. 26, 2022** – Leading global AI-powered credit decision platform provider, [Scienaptic AI](http://www.scienaptic.ai) announced today that [Texas Bay Credit Union](https://www.texasbaycu.org/) has chosen its credit decisioning platform. The collaboration will help the credit union to make stronger loan decisions and enhance member experience.

Texas Bay Credit Union was established in 1936 with a mission to be a trusted partner to its members and provide tailored financial options that match their financial dreams. The credit union believes in finding solutions through innovation to fulfill the changing needs of their members. With Scienaptic's credit decisioning platform, Texas Bay will automate its loan decisioning process and deliver heightened member experience.

“For 86 years, through the good and the bad, we have always been there for our members, with the traditional technology-related resources at hand," said Syed Dinar, EVP and CFO, Texas Bay Credit Union. “But Scienaptic AI's credit decisioning platform will enhance our loan decisioning and offer predictive intelligence that is beyond traditional scorecards. The platform will empower us to reduce lending risks and increase our approval rate. It aligns with our philosophy of never saying ‘I Can’t.’"

Correspondingly Pankaj Jain, President, Scienaptic AI, stated, “We are delighted to be working with Texas Bay Credit Union and offer our industry leading credit underwriting platform. Our adaptive AI technology will enable the credit union to serve more members, offer more loans and enhance member experience without increasing risk.”

**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/).

**About Texas Bay Credit Union**

Texas Bay Credit Union was established on May 12, 1936, as Houston Sinclair Refinery Employees' Credit Union. The credit union serves their members by using their net earnings for lower interest rates, higher dividends on deposits, low fees, along with offering many products and services such as credit cards, loans, checking, savings options, and e-banking services for both personal and commercial needs. Texas Bay succeeds by preserving a secure financial position, increasing membership growth, and maintaining high member satisfaction. For more information, visit [www.texasbaycu.org](https://www.texasbaycu.org/).

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