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**4Front Credit Union Chooses Scienaptic’s   
AI-Powered Platform For Advanced Credit Decisioning**

**NEW YORK – Jan. 24, 2022** – Leading AI-powered credit decision platform provider, [Scienaptic](http://www.scienaptic.ai) announced today that [4Front Credit Union](https://www.4frontcu.com) has selected its AI-based underwriting platform to strengthen the credit union’s loan portfolio by making advanced loan decisions using artificial intelligence.  
  
4Front Credit Union is a member-owned financial cooperative in Traverse City serving members across Michigan. The credit union has $898 million in assets with a member base of 94,000 and counting. 4Front aims at the financial well-being of its members and offers exclusive financial products for personal loans, business financing and wealth management. The credit union also aims at providing financial literacy to its members. The deployment of Scienaptic’s AI-powered loan decisioning platform will further its reach throughout the state, providing its members with better access to credit by approving more loans, faster.  
  
“At 4Front Credit Union, we believe in simple and smart banking. Therefore, it’s imperative that we bring the latest technology to continuously serve our members better,” said Daniel Baker, SVP of Lending at 4Front Credit Union. “Scienaptic's industry leading underwriting decisioning platform will allow us to reach more members who have been affected by the pandemic in the last two years. The technology will help us know our members better and automate the loan decisioning process, allowing us to approve more loans and offer an enhanced member experience.”

“We are thrilled to have 4Front as our partner. Our motto has always been to transform lives and this partnership will do just that for the people of Michigan,” said Pankaj Jain, President of Scienaptic. “Our cutting-edge technology is made to empower borrowers so they have better access to credit but also lenders so they can lend with more confidence.”

**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://cts.businesswire.com/ct/CT?id=smartlink&url=http%3A%2F%2Fwww.scienaptic.ai%2F&esheet=52553447&newsitemid=20211220005435&lan=en-US&anchor=http%3A%2F%2Fwww.scienaptic.ai&index=3&md5=4557886a74aced2b9d43993cd388150e).

**About 4Front Credit Union**

4Front Credit Union is an award winning member-owned financial cooperative serving more than 94,000 members across the state of Michigan. Our members enjoy the same time-saving account management tools offered by national banks but with one significant difference – our unwavering commitment to creating the same personal connections we’ve sought with our members for the past 60 years.

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