**Zest AI Named a Strategic Link Partner with the Northwest Credit Union Association**

*• Offers NWCUA members powerful new risk models tailored to their markets*

*• Zest-built models approve 25% to 30% more loans across all credit products*

**Los Angeles, CA. – February 23, 2022 –** Zest AI announced today that it is partnering with the Northwest Credit Union Association (NWCUA) which represents more than 170 not-for-profit, cooperative credit unions in Idaho, Oregon, and Washington, and their 8.1 million consumer members.

NWCUA will be teaming with CUNA Strategic Services to bring Zest’s industry-leading AI lending software to more NWCUA members. Zest-built models use more data and better math than traditional national scores to safely approve more members overlooked by legacy scoring. Credit unions using Zest software are achieving five-fold increases in instant-decisioning rates and 25% to 30% higher approvals with no added risk. Loan approvals are also more inclusive by drawing on deep insights from credit reports and loan histories in the markets NWCUA members serve.

“We’re honored to be working with a great organization like NWCUA to bring AI-driven lending to credit unions of all sizes,” says Jose Valentin, Vice President of Corporate Development at Zest AI. “This partnership will pay off for millions of hard-working families in the form of wider access to more affordable credit.”

“Northwest credit unions are always looking for ways to say ‘Yes’ to more members,” says Cameron Smith, VP of Strategic Partnerships and Resources at NWCUA. “Zest has earned the trust of dozens of credit unions by delivering significant value in the form of faster approvals and more inclusive decisions.”

“It’s been our top priority to deliver an industry-leading solution that is fully compliant with fair lending laws, mitigates risk to credit unions, and opens up borrowing capabilities to members who may not have been approved if not for the non-traditional credit scoring models offered by Zest.  This relationship is truly a game-changer for credit unions in Idaho, Oregon, and Washington, and we’re proud to collaborate with NWCUA and Zest to drive positive change,” says Barb Lowman, President of CUNA Strategic Services.

**About Zest AI**

Zest AI software helps lenders make better decisions and better loans—increasing revenue, reducing risk, and automating compliance. Since 2009, it has made fair and transparent credit available to everyone and is now the leader in software for more inclusive underwriting. The company is headquartered in Los Angeles, California. Learn more at [www.zest.ai](http://www.zest.ai) and connect with us on Twitter at [@Zest\_AI](https://protect-us.mimecast.com/s/kxsyC9rpZ3ckAojGC3o0OB?domain=c212.net) or Zest AI's [Insights](https://www.zest.ai/cms/insights) blog.

**About NWCUA**

The [Northwest Credit Union Association](http://www.nwcua.org/) is the trade association representing more than 175 not-for-profit, cooperative credit unions in Idaho, Oregon, and Washington, and their 8.1  million consumer members. As not-for-profit cooperatives, credit unions look out for their members’ financial well-being. Everyone should open their eyes to a credit union.  For more information, please visit [https://yourmoneyfurther.com](https://yourmoneyfurther.com/).

**About CUNA Strategic Services**

CUNA Strategic Services develops strategic alliance relationships to bring credit unions innovative solutions that will drive membership growth and operational excellence at an attractive price. The company is majority-owned by Credit Union National Association and state Leagues. For more information, visit [www.cunastrategicservices.com](http://www.cunastrategicservices.com/).