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## FOR IMMEDIATE RELEASE

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## Vizo Financial Launches DefaultSleuth to Help Credit Unions Shift from Reactive Collections to Proactive Risk Prevention

**Greensboro, N.C.** (March 2, 2026) – Vizo Financial is proud to announce the unveiling of DefaultSleuth, a behavioral-first risk intelligence platform designed to help credit unions identify financial strain before delinquency and proactively manage default risk. Developed by VAIIL, an innovation CUSO co-owned by Vizo Financial, DefaultSleuth equips credit unions with forward-looking intelligence to protect member relationships and strengthen portfolio performance.

“In today’s economic environment, credit unions need to act quickly to address rising default risk, and DefaultSleuth is a great solution for credit unions to stay ahead of that risk,” said Jeff Stoner, EVP/chief strategy officer of Vizo Financial. “By using AI to detect these financial shifts, credit unions can respond faster and protect their long-term stability.”

DefaultSleuth analyzes behavioral signals across loans, deposits and transaction activity to detect early indicators of financial strain, often before accounts become delinquent. The platform prioritizes high-impact accounts, streamlines collections workflows and provides executive-level visibility into portfolio exposure and risk migration trends.

“We built DefaultSleuth specifically for credit unions,” said Brandon McAdams, CEO of VAIIL. “Our goal is simple: give institutions the intelligence to act earlier, engage members with empathy and operate with greater confidence across the entire collections lifecycle.”

By utilizing DefaultSleuth, credit unions can enhance their forecasting with predictive leading indicators, identify emerging financial stress earlier, streamline workflows with AI-driven account prioritization, analyze both credit and deposit behaviors for a holistic risk view and strengthen member relationships with proactive outreach and financial guidance. DefaultSleuth is scalable and adaptable, making it suitable for credit unions of any size seeking improved early awareness and charge-off mitigation.

“This solution is part of Vizo Financial’s steadfast commitment to deliver innovative solutions to accelerate credit union success,” said Fred Eisel, president/CEO of Vizo Financial. “We’re excited to provide a solution that equips credit unions with the predictive insights they need to not only navigate but thrive in the always evolving financial markets.”

(more)

Vizo Financial Corporate Credit Union

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Vizo Financial will be hosting a webinar on April 2, 2026 at 2:00 p.m. ET to discuss this new partnership and provide a brief demo of the solution. Visit the [webinar registration site](#) for additional information.

For more information about the DefaultSleuth solution through Vizo Financial, please visit the DefaultSleuth page at [www.vfccu.org](http://www.vfccu.org).

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***About Vizo Financial Corporate Credit Union***

Vizo Financial Corporate Credit Union is a cooperative built by credit unions. We’re a state-chartered corporate credit union and provider of back-office solutions in the areas of money management, payments, risk management and education. We’re a forward-thinking organization that places a strong emphasis on innovation, strategy and building connections. But, even more than that, we’re allies to 1,000+ credit unions, CUSOs, leagues and chapters nationwide. Our mission is to help accelerate credit union success. Discover more at [www.vfccu.org](http://www.vfccu.org).

***About VAILL***

VAILL is a credit union service organization (CUSO) founded in 2025 by Vizo Financial Corporate Credit Union and Quantworks. Their mission is simple: give credit unions the speed, expertise and tools to turn bold ideas into real solutions—without the cost, complexity and delays of going it alone. For more information about VAILL, please visit [www.vaiilsolutions.com](http://www.vaiilsolutions.com).