**CREDIT UNIONS GET A BOOST TO AI ADOPTION WITH AI-AUTOMATED UNDERWRITING TEST DRIVE**

*Credit unions of all sizes using Origence’s arc OS platform can now experience*

*the benefits of Zest AI credit underwriting technology*

***Irvine, CA, March 4, 2024*** – [Origence](https://origence.com/), the leading credit union lending technology company in the U.S., and [Zest AI](https://www.zest.ai/), the leader in AI-automated underwriting, announced today that all Origence arc OS customers can get trial access to accurate, inclusive AI underwriting for their auto portfolios. Experiencing the benefits firsthand, in a seamless way through their arc OS platform will give credit unions faster, clearer visibility to how they can benefit from AI adoption.

This 90-day AI test drive builds on the momentum of Zest Auto, the AI-automated underwriting model for credit union automotive lenders, available exclusively through Origence, an investor in Zest AI. Zest Auto was first [announced in May 2023](https://origence.com/newsroom/origence-and-zest-ai-introduce-zest-auto-the-ai-automated-underwriting-technology-for-credit-unions/). Together, Origence and Zest AI enable credit unions to access more accurate lending insights and automate their decisioning to provide better member and dealer experiences and create more durable lending businesses.

“We’re very excited to expand on our success with the Origence team,” said Mike de Vere, CEO at Zest AI. “This partnership has proven valuable to our shared clients, and we hope that this unique ability to test drive the technology will open doors for folks who are excited to try AI in their organizations.”

The 90-day, no-obligation trial is being offered at no cost to Origence clients interested in seeing the benefits of AI-automated underwriting for their institutions. Preliminary results from Zest AI show a 25+ percent lift in approvals, a 20 percent reduction in risk, and an achievement of 80 percent auto-decisioning. AI-automated underwriting applies policy equitably, reducing the risk of inconsistent practices. Participating lenders will see results specific to their institution, using their own data. Sign up for this exclusive offer available to Origence arc OS customers for a limited time, effective immediately through the end of Origence’s Lending Tech Live conference on June 27, 2024.

“With Zest Auto, implementation took no time at all and required very little from our team outside of input. Implementing Zest has allowed LincOne to ramp up our efficiency like never before. LincOne is on track to increase our decisioning automation by 156% in just the first few months,” said Terry Zitkovich Jr., chief lending officer at LincOne Federal Credit Union.

Origence and Zest AI launched an official partnership [in July 2022](https://www.prnewswire.com/news-releases/zest-ai-and-origence-partner-to-integrate-powerful-ai-within-origence-arc-os-loan-origination-system-301594221.html), offering Zest AI’s automated underwriting technology to credit unions using Origence arc OS.

“This partnership represents the continuation of a successful relationship between Zest AI and Origence. Expanding access to our mutual credit unions allows them to improve their lending performance,” said Tony Boutelle, Origence’s CEO.

More than 1,100 credit unions serving 70 million members nationwide utilize Origence’s industry-leading lending technology solutions, including arc OS, arc DX, arc MX, indirect lending, and support services of Origence Lending Services and new subsidiary, FI Connect. In 2023, Origence funded more than $59 billion through its technology solutions.

Lenders interested in a trial of Zest can submit your information to [request the free trial](https://go.zest.ai/Origence_TestDrive.html).

**About Origence**

Origence provides lending technology solutions credit unions need to advance their total origination experience. We were established in 1994 as a credit union service organization (CUSO) and have helped thousands of credit unions process more than 88 million applications for $551 billion in funded loans. Our solutions include indirect lending, loan and account origination, auto shopping, marketing automation, lending operations, and more. Origence was named the 2023 CUSO of the year by NACUSO. Learn more at [www.origence.com](https://www.globenewswire.com/Tracker?data=TrtqkZLWxlw9HBz5ud7f2ty3zGNwDOsO_syTC9Etjy9M5vms2B9xOPz62X7zvMrKyxGSdw_Rq0UAKKumLfP8yw==) and follow us on [X](https://www.globenewswire.com/Tracker?data=LipP1Rb0NnpVO200F4tK5xdXR17pxSQgVkyjEVBPF1nLUcBRLBUIvqzrMAi_j8GACbIdyPmDSFefs7BisnXyvA==) and [LinkedIn](https://www.globenewswire.com/Tracker?data=cTO1UQ1eHHv1rusRBkLzBEqyfHdLH_kJs7cUYNT9Fvxm2YiFGAzBwGDHc4FUkn_U2DXsiAruMBvv3iq1Cizj6uG82ua-GzskF7A8HsnJE-c=).

**About Zest AI‍**

Zest AI is a tech company on a mission to broaden access to equitable lending. Since 2009, we've worked with financial institutions to use AI lending technology to better serve their borrowers. Today, we work with all types of lenders as a catalyst for economic equity by helping them leverage AI's potential for good. Most recently we were named to the Forbes Fintech 50. Learn more at [Zest AI](https://www.zest.ai/) and connect with us on [LinkedIn](https://www.linkedin.com/company/zest-ai/).

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