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**CULA's AI-driven Self Inspection Cuts Lease-End Turnaround Times by 50%**

*Over 11,000 lessees have completed self-inspections in just 10 minutes with a smartphone; new program drives lease-end efficiency, cost savings, and greater accuracy in damage assessment*

**San Diego, CA – May 12, 2025** – Credit Union Leasing of America (CULA) has enhanced the leasing experience for its credit union partners' members through a revolutionary AI-driven self-inspection program that has reduced lease-end vehicle turnaround times for credit unions by 50%. Already utilized by more than 11,000 lessees, the program enables consumers to complete inspections at their convenience in just 10 minutes using a smartphone. To create the program, CULA partnered with Self Inspection Inc., a startup specializing in AI-powered automotive inspections.

“By streamlining the inspection process, the program has reduced turnaround times and associated operational costs," said Ken Sopp, President of CULA. "Self-inspections allow lessees to complete the process faster and receive condition reports more quickly, making it much more convenient – which is why 95% of lessees opt for self-inspection and home pickups at turn-in over traditional physical inspections. This is a win-win for credit unions and credit union members.”

CULA’s self-inspection program revolutionizes a process that previously depended on physical inspectors who would visit the lessee’s home or office, often resulting in delays of up to two weeks due to appointment scheduling and processing times. Now, control is directly in the hands of lessees, allowing them to complete a full vehicle inspection with no additional software or third-party scheduling required. The process consists of capturing a series of images documenting the vehicle's condition and concludes with a 360-degree walk-around video for a comprehensive review. Lessees receive an inspection link immediately, and a comprehensive condition report within one to two days, enabling them to complete their lease return faster and without wait times.

An important benefit of the program’s AI-driven assessments is the improved accuracy and consistency of damage detection, which has resulted in a measurable reduction in disputes about wear-and-tear charges. In addition, the program delivers scalability and efficiency by allowing thousands of vehicles to be inspected simultaneously, preventing scheduling backlogs during peak lease return seasons and easing demand on third-party inspection vendors. The program’s consistent and detailed condition reporting is designed to strengthen trust between credit unions and their members, while supporting a more seamless and customer-friendly leasing experience.

"For over 35 years, CULA has led innovation in vehicle leasing, and today we continue to set the standard,” continued Sopp. “By pioneering AI-driven vehicle inspections for credit unions, we have transformed the lease-end experience – accelerating turnaround times, enhancing customer satisfaction, and inspiring a new wave of innovation across the automotive leasing industry."

"CULA is the first company to pilot AI-driven vehicle inspection services for lease-end processes, partnering with Self Inspection to revolutionize the traditional, time-consuming inspection methods,” said Constantine Yaremtso, CEO at [Self Inspection, Inc.](https://selfinspection.com/) “Together, we developed a fully autonomous system that matches the quality of physical inspections, while leveraging the speed, consistency, and accuracy that only AI can provide."

For over 35 years, CULA has provided a data-driven, high-value indirect vehicle leasing program for credit unions that streamlines leasing complexities, including insurance, operations, compliance, and more. With a deep understanding of the credit union financial model, CULA has fostered long-term partnerships with top-tier credit unions, including nine of the top 10 leasing credit unions in the U.S. The program allows credit unions to easily incorporate leasing into their portfolios while offering dealers a valuable financing option—especially as vehicle affordability continues to be a key concern for consumers. More consumers are opting for leasing over traditional auto loans, benefiting from substantial savings, and CULA's credit union partner members see an average of $159 lower monthly vehicle lease payments compared to traditional auto loan payments.

**About Credit Union Leasing of America**

Credit Union Leasing of America (CULA) has been the leader in indirect vehicle leasing for credit unions for over 35 years. Founded in 1988, CULA provides best-in-class program assistance, analytics reporting, compliance support, dealer management tools and member services. The CULA indirect vehicle leasing program empowers credit union innovators to diversify their existing loan portfolios, improve yield and expand member services. Visit [www.cula.com/](https://www.cula.com/) to learn more.

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