

The Intelligence that Compounds: AI Decisions Powering Smarter Member Journeys

LeAnne Hixson, Chief Lending Officer | PFCU Credit Union

Matt Raison, Chief Lending Officer | Advantage One Credit Union

Amanda Bardonner, VP, Strategic Accounts | Scienaptic AI

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Old playbooks no longer work

74%

of members expect loan decisions in **less than 24 hours**

30%

of **borrowers under 30** have thin files or no credit history

1 in 3

loan rejections are due to outdated **decision rules**

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AI is already **changing the game**

100+
Credit unions are using AI

$160 billion+
Loan apps decisioned

3 million+
Credit decisions monthly

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The future of AI is not about replacing humans, its about **augmenting human capabilities**.

Sundar Pichai

CEO, Google



Cost of silos

Fraud Detection

1 in 3 fraud cases go undetected at onboarding

Lost Growth

33% of rejections are actually good members with thin files

Revenue Leakage

200 bps pricing variance left on the table per deal

Operational Drag

1-3 days lost per decision to manual verification

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Every signal connected.
One decision.



Fraud signals don't disappear after the KYC check. They feed the underwriting model in real-time.

Cashflow and income verification happen once. They directly inform both underwriting and pricing.

Every deal is priced on its actual risk, not the broad tier it happens to land in.

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Elevate your **Approvals**



State	Asset Size	Members	LOS
Michigan	**$800 Mn+**	**55,000+**	**MeridianLink**

9x
increase in auto approvals

53%
automation across consumer portfolios

60%
decrease in charge-offs on auto approvals

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Strengthening risk management

ADVANTAGE ONE CREDIT UNION

State	Asset Size	Members	LOS
Michigan	**$256 Mn+**	**17,000+**	**MeridianLink**

20-25%
reduction
in losses

30-50%
gains in automated
approvals

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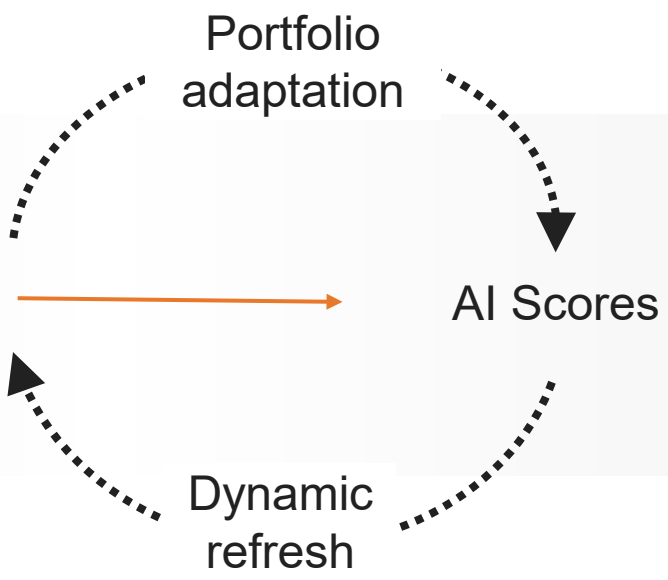
AI augmentation across the member lifecycle

ACQUIRE				GROW					RETAIN/ CURE
1	2	3	4	5	6	7	8	9	10
Awareness	**Prescreen**	**Onboarding**	**Application**	**Fraud Check**	**Underwriting**	**Limit Mgmt**	**Cross-Sell**	**Monitoring**	**Collections**
Member Relative Marketing	AI PreScreen	Bundled Deposit	Income Verification	Fraud Detection	Income Verification	Limit Management	Perpetual Offers	Limit Management	Treatment Signals
			Cashflow Analysis		Cashflow Analysis			Early Warning Signals	
					Auto Lending				
					Bundled X-Sell				

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Continuous **self-learning**

Credit Decisioning AI



- Continuously adapts to data, market changes
- Full underwriter oversight
- Proactively address behaviour shifts

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Explainable AI capabilities address all regulatory concerns / requirements



Clear rationale for **adverse action decisioning**



Regular **testing for fair lending** & ECOA compliance



Full documentation of all model parameters

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Here is what that translates to in real numbers

Fraud

93%
more fraud caught vs. existing systems

80%
fewer false positives

60%
lower data costs via smart orchestration

Underwriting

20-40%
more approvals

10-25%
fewer defaults

60-80%
more automation

Pricing

15-30bp
margin improvement via risk-based pricing

2x
competitive win rate on best-tier members

100%
deal-level pricing transparency

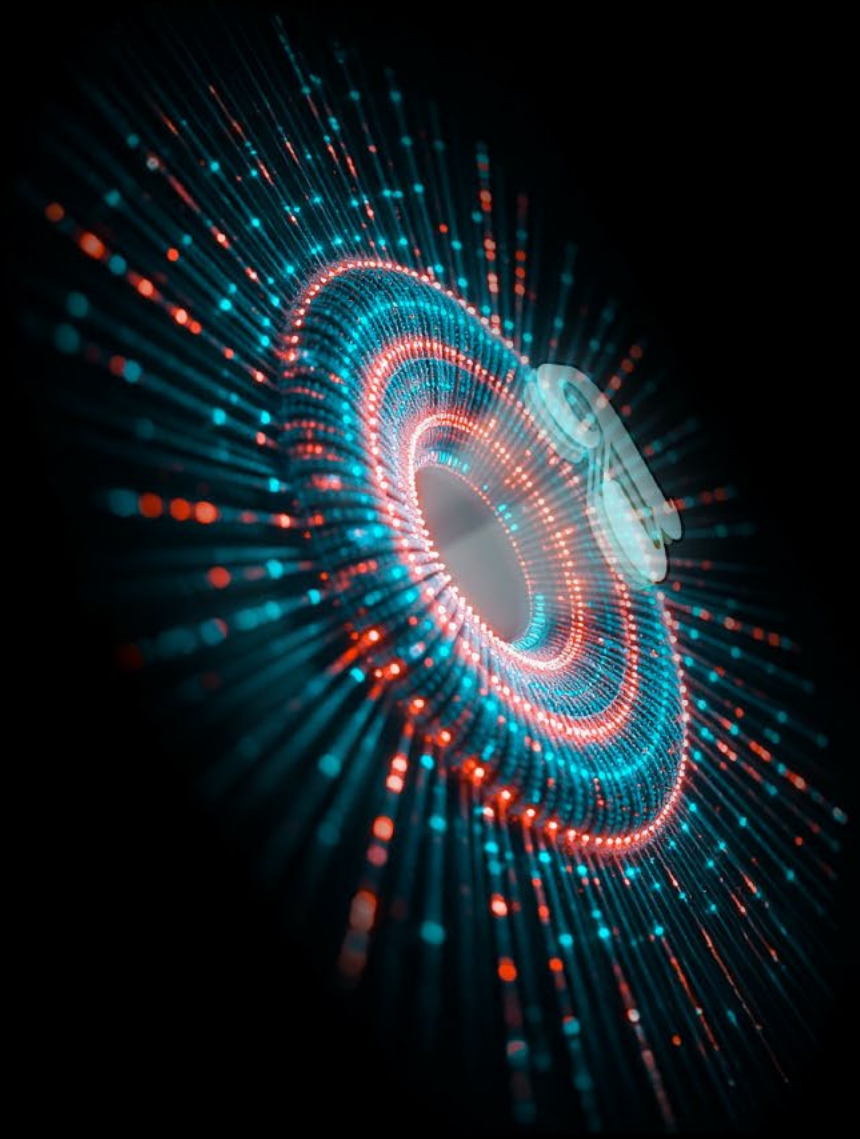
LifeCycle

66%
of auto approvals eligible for bundled card offers

50%+
eligible for limits above their current highest card

20x ROI
at just 5% cross-sell conversion

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Amanda Bardonner

amanda.bardonner@scienaptic.com

+1 715 216 5132

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contactus@scienaptic.com | www.scienaptic.ai