

Commonwealth Credit Union and Zest AI Partner to Launch CU Lending Collective to Bring AI-Powered Lending to Small Credit Unions

Industry-first Partnership Delivers Advanced AI Technology Targeted for Small Credit Unions

BURBANK, CA – February 11, 2025 – [Commonwealth Credit Union](#) (CCU) and [Zest AI](#), a leader in AI-powered credit underwriting solutions, today announced the launch of [CU Lending Collective](#), a first-of-its-kind CUSO created specifically to help small credit unions adopt and deploy advanced AI-powered lending technology.

Designed with the needs and constraints of smaller institutions in mind, CU Lending Collective provides an accessible and compliant path for small credit unions to leverage enterprise-grade AI without the cost, complexity, or operational burden typically associated with emerging technologies. The CUSO is intended to serve as a repeatable blueprint for how small credit unions can confidently modernize their lending operations to better serve their communities.

CU Lending Collective addresses a critical challenge facing small credit unions today: working every day to approve more members, compete with national lenders, and meet rising regulatory expectations with limited resources. By delivering proprietary AI models in a compliant, affordable, and operationally supported manner, participating credit unions will gain access to advanced machine learning technology that can help them responsibly expand access to credit while maintaining strong risk management practices.

“This partnership represents a significant opportunity to level the playing field for small credit unions that want to innovate but lack the scale of larger institutions – not just through advanced AI, but through the operational expertise required to put it to work,” said Jaynel Christensen, Executive Vice President of Commonwealth Credit Union. “Since partnering with Zest AI, we’ve delivered loan growth that outpaced industry norms – exceeding 14% in 2025 – while maintaining strong delinquency and charge-off performance. We’re saying yes to more members and responsibly expanding our credit reach. By establishing the CU Lending Collective, we can share Commonwealth’s real-world lending experience and proven results, powered by Zest’s technology, with small credit unions, helping them achieve similar outcomes in their own communities.”

Expanding Access Through AI Innovation

Under the partnership, Zest AI will develop a custom AI-powered scoring model that will provide small credit unions with a more accurate assessment of credit risk than traditional credit scores and estimate the likelihood of default across key consumer products, including auto loans, personal loans, and credit cards.

The program includes:

- **An AI-powered credit score model** designed specifically for small credit unions.
- **Proven performance**, validated using real historical lending data from community-based institutions.
- **Built-in regulatory compliance**, including fair lending, model risk management documentation, and mapped key factor or reason codes for transparency and explainability.
- **Hands-on operational guidance** from the CU Lending Collective to support implementation and adoption.
- **End-to-end technology management** from Zest AI, including deployment, secure

hosting, and ongoing monitoring.

"Small credit unions are the backbone of community lending, yet they are often locked out of the most advanced financial technology," said Mike de Vere, CEO at Zest AI. "Adopting AI-powered lending is essential to help small institutions scale responsibly and serve more members. This partnership with Commonwealth Credit Union allows us to deliver proven AI technology—already used by hundreds of credit unions—in a way that is practical, affordable, and purpose-built for small credit unions."

Upcoming Webinar: Inside the CU Lending Collective

To help credit unions learn more, CU Lending Collective will host a live webinar, *Inside the CU Lending Collective: How Small Credit Unions Can Compete with the Biggest Lenders*, on **February 25, 2026, at 11:00 a.m. Pacific**. The session will feature **Karen Harbin, President and CEO of Commonwealth Credit Union**, and **Mike de Vere, CEO of Zest AI**, who will discuss how cooperative, AI-powered underwriting can help smaller credit unions expand approvals, strengthen compliance, and compete more effectively in today's lending landscape.

The webinar will offer a practical look at how CU Lending Collective works, including real-world use cases and lessons learned from early participants. Sign up [here](#).

About CU Lending Collective

[CU Lending Collective](#) is a credit union service organization (CUSO) delivering AI-powered underwriting purpose-built for small and mid-sized credit unions. Built by credit unions, for credit unions, the Collective enables institutions of any size to access powerful, fair, and compliant AI underwriting—without the cost or complexity of building and maintaining it alone.

About Commonwealth Credit Union

Established in 1951, Commonwealth Credit Union is celebrating 75 years of impact—creating a ripple of positive change and supporting the financial health and wellbeing of more than 138,000 members nationwide. Rooted in Kentucky and recognized as the state's largest credit union, Commonwealth Credit Union has been named one of the Best Places to Work in Kentucky for seven consecutive years. Guided by its mission of bettering lives, the credit union empowers members, employees, and communities to thrive through extraordinary service and experiences. Learn more at [WeCUDifferently.com](#) and connect on [LinkedIn](#).

About Zest AI

Founded in 2009, Zest AI is a leader in financial technology with a mission to modernize lending and strengthen the financial system. The company is transforming the [\\$17 trillion US consumer credit market](#) by delivering AI technology that helps lenders identify creditworthy borrowers overlooked by legacy credit methods, while leveling the playing field for financial institutions of all sizes to harness AI. With over 930 active AI models and 50+ issued and pending patents, Zest AI is providing financial institutions with a comprehensive suite of solutions spanning underwriting, fraud detection, lending intelligence, and more to make smarter lending decisions that power growth and profitability. Learn more at [Zest AI](#) and connect on [LinkedIn](#).